

**THE FINANCING OF SECONDARY EDUCATION IN MEZAM
DIVISION, NORTH WEST PROVINCE CAMEROON: AN UNEASY
PARTNERSHIP BETWEEN FAMILY AND STATE?**

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ABSTRACT

The government of Cameroon like that of many Sub-Saharan African countries is faced with dwindling revenues and cannot provide the required finances for the education sector. Since many other developing countries are facing similar financial constraints, policy options have been proposed for the recovery of costs as a way of revitalizing and improving the quality of education in these countries. The introduction of user charges is one of the more prominent options that applies to all levels of education. In light of the educational financing situation in Cameroon, this study sets out to assess the possibility of implementing this option. It therefore seeks to analyze how secondary schools are financed and to measure private direct costs of secondary education so as to determine parental willingness to spend on schooling.

A household and a school survey were conducted in Mezam Division of the North West Province of Cameroon. 335 households in urban and rural areas were involved in the household survey, while 16 principals and 750 students, selected from 16 secondary schools, took part in the school survey. Results from these surveys indicate that in government secondary schools, although tuition is provided free, parents are obliged to meet the costs of books and uniforms. Moreover, because government funding is inadequate, by default, parents are obliged to contribute further towards the provision of additional facilities in these schools through the Parent-Teacher Association (PTA). Thus parents incur substantial costs for their children's education, in relation to household income and Gross National per Capita Income. The study also reveals that in the private educational sector, fees and other parental contributions, including PTA levies, form an important source of finance for secondary schools. Parents of government school students value the education of their children highly, and therefore indicated willingness to pay more, even though they already incur substantial costs. The findings further indicate that willingness to pay will be increased if the quality of education is improved. However, ability to pay is related to family income and number of children, which have important implications for equity which are discussed in the thesis. Finally the study reveals that the highly centralized financing policy and practice in government secondary schools does not take into account the financial capacity of communities and private individuals sufficiently.

The thesis argues that, in order to improve access, quality and efficiency of educational provision, an appropriate cost-sharing strategy needs to be developed to finance government secondary schools, with provision of scholarships or other selective assistance to the most needy. The thesis suggests further that, efforts be made to explore parental willingness and the inherent self help tradition of the people, by encouraging local management and financing of schools. Hence support from individual users and contributions from local communities through Parent-Teacher-Associations should be actively solicited. It also suggests that the decentralization of educational management of schools will go a long way towards enhancing educational quality and efficiency. This will require some adjustments to the existing financing structures, and changes in the regulation and management of the education system. The successful implementation of these recommendations require immense political will on the part of the policy makers.

DEDICATION

To

My husband, Andy Chi Tembon

My sons, Donald, George, Henry and Andy (Jr) Tembon.

My sisters, brothers and uncles

My late father and mother, Mr Timothy Tah and Mrs Miriam Tah

For their valuable roles in my education.

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LIST OF ABBREVIATIONS

BT	Baccalaureat de Technicien
BTN	Brevet de Technicien
BEP	Brevet d'études Professionnelles
BEPC	Brevet d'études du Premier Cycle
CAP	Certificat d'Aptitude Professionnelle
CEPE	Certificat d'Etudes Primaires Elementaires
CES	Collège d'Enseignement Secondaire
CFAF	Communauté Financière d'Afrique Centrale Franc
CUSS	Centre Universitaire des Sciences de la Santé
ENI	Ecoles Normales d'Instituteurs
ENIA	Ecoles Normales d'Instituteurs Adjoints
ENIAET	Ecoles Normales d'Instituteurs Adjoints de l'Enseignement Technique
ENIET	Ecoles Normales d'Instituteurs de l'Enseignement Technique
ENS	Ecoles Normales Superieure
ENSP	Ecole National Superieure Polytechnique
ESSTI	Ecole Superieure des Sciences et Techniques de l'Information
FSLC	First School Leaving Certificate
GBHS	Government Bilingual High School
GCE	General Certificate of Education
GDP	Gross Domestic Product
GHS	Government High School
GNP	Gross National Product
IRIC	Institut de Relations Internationales du Cameroun.
MINEDUC	Ministère de l'Education Nationale
MINFI	Ministère de Finance
MINPAT	Ministère de Plan et de l'Amenagement de Territoire
NWP	North West Province
PTA	Parent-Teacher Association
SWP	South West Province
UNESCO	United Nations Educational Scientific and Cultural Organization
UNICEF	United Nations Children's Fund

CHAPTER ONE

THE PROBLEM OF EDUCATIONAL FINANCING IN CAMEROON.

1.1 THE PROBLEM

Prior to Independence in '*Anglophone*' Cameroon, the provision of education was mainly in the hands of missionary societies hereinafter known as missions. Finances to establish and run schools were derived partly from the parent societies in their home countries and partly from grants from colonial governments. Local Christian groups also made contributions in kind and the parents of those who were attending schools paid school fees.

After Independence the government of Cameroon embarked on a nationwide process of democratizing education. One aspect of this process was to create a public sector of the education system which was to provide free tuition for a vast number of students at all levels. For the primary level, many mission primary schools were completely taken over by the government and other new government schools were opened. The teachers in the schools concerned were transferred into the public service, meaning that government rather than the missions paid their salaries. At the secondary level a few mission schools were taken over, and all the other mission schools which were not taken over continued to charge fees and were also assisted by the government with subventions to help with teachers' salaries. At the tertiary level, university education was free, and most university students received generous living allowances, higher than the country's

per capita income, to cover living expenses. Students in training institutions, be they post-primary or post secondary, also received bountiful allowances especially as they were already considered as potential civil servants. Since such students were automatically employed by the government at the end of their training, their allowances were even higher than those of university students.¹

As a result of such expansionist policies the education system in Cameroon expanded at exponential rates, in terms of enrolments at all levels. At the primary level enrolments increased about four-fold from 467,970 pupils in 1960 to 1,563,852 in 1983 and by 1989, it had risen to 1,964,158 pupils representing an annual growth rate of 11 per cent (UNESCO, 1965; 1985; 1992). Enrolments at the secondary level increased even more dramatically from 15,775 students in 1960 to 288,728 in 1983 giving an average annual growth rate of 75 per cent. There is little doubt that the growth of enrolment at this level has been greatly influenced by the massive expansion of the public sector. Finally, higher education enrolments increased three-fold: enrolments at the university of Yaounde, the only university at the time, rose from 7,191 in 1975 to 24,651 in 1988 (UNESCO 1991).

Having mentioned the role of the public sector, it is worth noting that the private education sector is very active. Table 1.1 shows total student enrolment in both public and private schools. For the 1988/89 school year, private primary school enrolment represented 30 per cent of total primary school enrolment while at the secondary level, private secondary school enrolment represented 44 per cent of total enrolments. This indicates that enrolments in the private sector are significant.

¹Cameroon's GNP per capita in 1991 was \$1,000 which was at the time equivalent to CFAF 250,000. University students received allowances of CFAF 35,000 a month or CFAF 420,000 a year. A student in CUSS (University Centre for Human Sciences), training to become a Medical Doctor, received an allowance of CFAF 50,000 a month or CFA 600,000 a year.

TABLE 1.1: STUDENT ENROLMENT BY LEVEL AND SECTOR OF EDUCATION.

	1985/1986		1986/1987		1987/1988		1988/1989	
	Public	Public+Private	Public	Public+Private	Public	Public+Private	Public	Public+Private
Nursery	39,528	73,506	46,910	83,963	51,967	88,127	58,787	91,861
Primary	1,628,559	1,705,319	1,207,806	1,795,254	1,269,674	1,875,221	1,382,560	1,964,158
Post-Primary	8,764	8,764	9,111	9,111	8,931	8,931	10,621	10,621
Secondary Grammar	131,723	256,453	148,610	291,842	164,654	317,766	193,325	345,977
Secondary Technical	22,587	83,587	24,020	90,666	23,797	93,651	26,983	89,518
Teacher Training	3,858	4,058	4,002	4,259	5,060	5,347	3,564	3,870
*Higher Education	15,963	n.a	19,558	n.a	n.a	n.a	24,651	n.a

* Higher Education enrolments are only for University of Yaounde.
They do not include other Higher education institutions.

(Source: Mineduc, Division of Planning Orientation and Statistics: Données Générales de la Scolarisation au Cameroun 1985/86; 1986/87; 1987/88; 1990/191.)

In order to meet the growing costs of an expanding system, the level of public expenditure for education increased from CFAF 23 billion in 1976/77 to CFAF 142.3 billion in 1986/87. Since then public expenditure for education has declined in real terms to CFAF 106.4 billion in 1987/88. Table 1.2 shows further decline and the distribution of public expenditures by level of education.

**TABLE 1.2: CURRENT EDUCATION EXPENDITURES BY LEVEL
IN BILLIONS CFAF.**

LEVEL	1988/89	1989/90	1990/91	1991/92
Primary	42.5	43.9	44.4	44.7
Secondary	23.5	25.7	25.8	26.5
Higher	30.1	34.5	35.0	34.9
Total	96.1	104.1	109.1	106.1

(Source: Ministry of Finance, Department of Budget:
National Budget 1988/89; 1989/90; 1990/91; 1991/92.)

What is evident from Table 1.2 is the fact that, for the 1991/92 academic year higher education, which has the least number in terms of total student enrolments, received 33 per cent of the resources. Secondary education, with about 18 per cent of students, received 25 per cent and primary education with about 81 per cent of all students received only 42 per cent of the resources. The distribution of resources between educational levels has favoured higher education at the expense of lower levels.

Public expenditure for education which is divided into recurrent and investment expenditure has been concentrated more on the former than the latter. Table 1.3 shows budget allocations for recurrent and investment expenditures. Table 1.4 goes further to show the distribution of the recurrent budget.

TABLE 1.3: TOTAL BUDGET FOR THE MINISTRY OF NATIONAL EDUCATION* (IN CFAF 000)

BUDGET	1987/1988		1988/1989		1989/1990	
	AMOUNT	%	AMOUNT	%	AMOUNT	%
RECURRENT	66,908,924	85	59,883,335	92	67,325,310	92
INVESTMENT	12,012,000	15	5,310,000	8	6,000,000	8
TOTAL	78,920,924	100	65,193,335	100	73,325,310	100

(Source: Rapport National sur le Developpement de l'Education au Cameroun: 1988 - 1990. Par le Ministere de L'Education Nationale. Yaounde Julliet 1990 p.18.)

* The Ministry of National Education is in charge of primary and secondary education only. Higher education is under the control of the Ministry of Higher Education and Scientific Research.

TABLE 1.4: RECENT RECURRENT BUDGET FOR THE MINISTRY OF NATIONAL EDUCATION (IN CFAF 000).

	1989/1990		1990/1991	
	AMOUNT	%	AMOUNT	%
Personnel Emoluments	63,148,851	93.80	61,809,718	95.06
Running expenses	3,404,880	5.06	2,709,166	4.17
Maintenance of buildings	79,910	0.12	52,061	0.08
Scholarships and training	177,514	0.26	101,700	0.16
Sundry expenses	512,155	0.76	348,483	0.54
Total	67,325,310	100.00	65,021,128	100.00

(Source: Ministry of Finance, Department of Budget: National Budget 1989/90; 1990/91.)

Public expenditure as discussed above does not represent total expenditure on education. There are also private contributions towards the financing of education. All parents have to buy books and uniforms and take care of transportation, lodging and feeding of their children as most of the schools are day schools. Some cash payments also have to be made to schools. In all secondary schools, parents are officially expected to

pay a registration fee of CFAF 3000 following circular letter No.30/BI/1464/MINEDUC/SG/SAPPS, of 2nd November 1992 from the Ministry of National Education. No tuition fees are charged in government secondary schools. However, parents of students in these schools are officially allowed to form Parent-Teacher Associations (PTAs) through which they make contributions to help with certain school needs. Such practice is provided for by Ministerial circular letter No.23/JL/25/MINEDUC/SG/CJ/SAPPS/BAPE of 14th May 1990. These contributions, the circular emphasizes, are to be used for building classrooms, buying equipment and some times employing auxiliary staff. It must be noted that this circular is a recent development. Initially, it was never government policy for parents of students in public schools to contribute as the above circular states. Since the government's ability to meet its financial commitments was declining, and parents in many schools had already formed Parent-Teacher Associations to raise funds, the government issued the above circular to legalise what was already happening.

For private primary and secondary schools, parents are further required to pay school fees in addition to carrying out the above responsibilities. For the university and other institutions of higher learning, a Presidential decree was signed introducing the payment of fees as from the 1991/92 academic year. There was initially much resistance to pay from the students and parents but in the long run the students had to pay as those who refused to pay were not allowed to take end of year examinations. The fee for the University of Yaounde and some other professional schools, for instance the Advanced Teachers' Training College (Ecole Normale Supérieure), is CFAF 50,000, whereas the fees for some other professional institutions, for example the medical school (CUSS) are supposed to be higher than the others. Since the introduction of user fees for higher

education is still in its infancy, it is still very unclear as to what the practice is, and it is still too early to comment on the extent of private contributions towards higher education in Cameroon. From the foregoing it is apparent that in recent years there has been a shift away from the idea of a benevolent government being the principal financier of education and training, towards increasing dependence on private finance. The goal of providing free education has become unrealistic, especially as enrolments have soared and public allocations to education have plummeted.

The last decade for Cameroon has been characterised by hardship following the decline of economic activity as prices of her primary products fell on the world market, coupled with huge international debts, and high inflation. These economic problems have to a large extent caused a significant decline in public expenditure for social services in general. For education, in particular, the decline has been in absolute but not in relative terms, as education still commands a sizeable percentage of the government budget (Table 1.5).

TABLE 1.5: PUBLIC EXPENDITURE ON EDUCATION (CFAF 000)

Year	Amount	% of GNP	% of Total Gov't Expenditure.
1975	21 924 000	3.9	21.3
1980	45 099 000	3.2	20.3
1985	109 344 000	3.0	14.8
1987	106 469 000	2.8	16.4
1988	96 541 000	2.7	16.1
1989	112 103 000	3.3	18.7

(Source: UNESCO Statistical Year Book 1991)

The government is presently experiencing budgetary constraints and finding it difficult to provide the needed resources for adequate educational services. Most

educational institutions are highly underfunded and characterised by inadequate facilities. Evidence of such under-funding includes: the non-maintenance of buildings and equipment, lack of desks and teaching materials and the reliance on Parent-Teacher Associations for the above as well as for the construction of classrooms and other school buildings. Njeuma (1986) confirmed the financial difficulties for Cameroon's education sector during a conference on 'Education Priorities and Aid Responses in Sub-Saharan Africa' when she noted that

"While substantial progress has been achieved in the education sector, a great deal remains to be done. The huge portion of our resources spent on education is clearly largely inadequate to meet needs which remain enormous at all levels of the system." (Njeuma, 1986 p. 143).

At the same time the demand for education is very high today compared to two decades back. Many more people, both in rural and urban areas, perceive education to be important in its potential for upward professional and social mobility. Education has been seen as a way of getting out of poverty, especially as those who have a school education often find employment in the non-agricultural sectors and have higher incomes than those without a school education. As a result, the demand for education at all levels has been increasing. Many more primary school leavers want to continue to secondary school than before. Many secondary school leavers want to continue to university. As more parents want their children to have more education than they had, so as to get better jobs and higher incomes, many more youths are moving from the rural areas into the urban areas in search of education which might not be available in their immediate local areas. Even though the education system has expanded in terms of enrolments and number of schools, expansion has not kept pace with demand. Many students still find difficulties in gaining access into secondary schools because of limited number of places.

As the economic crisis grows deeper, the size of the resource gap between what is needed in schools and what is available also grows larger. Unfortunately, given the present budgetary constraints, it is unlikely that the public funds allocated for education will be increased. Furthermore, political support for education is not as strong as it was in the past especially because there is presently a high rate of unemployment among the educated. The declining public resources allocated to education as shown in Table 1.5, is evidence of dwindling political support. Educational planners and policy makers in Cameroon are presently faced with the problem of reconciling conflicting pressures and trends. On the one hand, there are pressures for increased spending on education brought about by increased demand. On the other hand, the poor economic situation necessitates a reduction in public spending on services. The situation is further exacerbated by the difficulties of shifting resources from established programmes and the lack of incentives for providers and consumers of education to improve the way in which scarce resources are used. In such a situation there are obvious concerns for the quality of services and conditions of learning that are provided in the schools.

There is a general conviction that the quality of education provided in schools today is of lower standard than that provided twenty to thirty years ago. Given such rapid expansion in enrolments, and deteriorating learning conditions due to inadequate resources, it is not surprising that the assumption that quality has declined is so widespread. This problem is the more acute if one takes into account the fact that present sources of finance to improve educational quality are limited. In Cameroon, all public secondary schools which accommodate about 50 per cent of the total secondary school population, provide free tuition. Moreover, apart from the public schools that depend on public funds, the private schools which charge fees also look to the government for

subsidies. This situation is one of great concern and has caused the questioning of the ability of the government of Cameroon to continue financing the increasing demands for education, coupled with the increasing demands of other social services. Prospects of increasing public expenditure for education in the foreseeable future are quite slim. Njeuma (1986) echoes this conclusion by noting that

"Taking into account the need to develop other vital aspects of the economy such as agriculture, road infrastructure and to provide social amenities such as health care, water, electricity, housing etc, it is clear that government cannot invest more in education without sacrificing these sectors. In fact, without development in these areas, it will be difficult for education to really develop in qualitative terms" (Njeuma, 1986 p.139)

The problem of educational finance in Cameroon therefore rests on the present policy of financing education which encompasses aspects such as the way resources are made available to educational institutions, the proportions of public expenditure allocated to different levels of education, the channels through which resources are distributed and the mix between public and private finance. The present scenario in Cameroon's education system is a clear indication of the fact that existing financing policies are no longer adequate. The need to seek solutions that will bridge the increasing resource gap is urgent.

From the enrolments in Table 1.1 and expenditure in Table 1.2 above one can conclude that the burden of providing and financing education, particularly in the public sector, lies heavily on the government. Should the government continue to be a major provider and financier of education? What are other potential providers and sources of finances for education? What role can parents and communities play in the financing of education that will be useful in solving the present problems? These are some of the questions that led to the idea of carrying out this study. This study is further inspired by current theoretical debates on the role of the state in the provision and financing of education.

Education systems in developing countries, particularly those of Sub-Saharan Africa, have been criticised for under-investing in education, mis-allocating resources between schooling levels, using resources inefficiently within schools and unequally distributing educational costs and benefits amongst various income groups (World Bank, 1986; 1988). Another point that has often been raised is that public expenditure for education is already at unsustainable levels, so efforts should be made either to reduce present costs or to mobilise additional resources from within or from outside the education sector.

Policy recommendations have been proposed. Options that are open to educational planners can be classified into four categories namely: mobilising additional resources from outside the education sector, mobilising resources from within the education sector, increasing efficiency and changing the organisational mix of the education sector (World Bank, 1986; Williams, 1986; Bray and Coombe, 1987; World Bank 1988).

The World Bank, which today appears to be the leading international body concerned with financial aid to education in developing countries, has encouraged governments to explore alternate ways of financing education. The Bank recommends selective user charges and reallocation of public spending, establishment of student loans and selective scholarships, decentralization of education through private and community schools, reducing costs by operating the system more efficiently and eliminating wastage, and mobilising additional funds .

The Bank has financed a number of studies in this area, particularly for the primary and secondary levels (Birdsall, 1980; Thobani, 1983; Tan et al, 1984; Gertler and

Glewwe, 1989). These studies have concerned themselves with the introduction of user fees as one of the ways of tapping more private finance for education and sharing the cost of education with households. The researchers of these studies contend that if fees are imposed, people can and will pay for the expansion of services. They explain on efficiency grounds that resources recovered from charging fees would help to increase the supply of school places, which is more likely to lead to an increase in enrolments since an increase in fees would generate additional resources to provide places that would be taken up by those who are not presently enrolled in schools (Thobani, 1983; Tan et al, 1984). In order to cater for the poor or those who cannot afford fees or direct contributions, they recommend that subsidies be targeted towards the needy rather than be made general. They argue that general subsidies are more beneficial to those from upper income groups, who have disproportionate access to schools, particularly at upper levels, and are capable of paying. Meesook (1984) confirms this point from studies in Indonesia, where he found out that most of the children attending schools, especially at the secondary and higher levels, were from well-to-do families.

From the above, the strong belief is that revenue raised from fees could be used to improve on the quality and quantity of schools, especially in rural areas. This would also be helpful to rural parents who could not afford transportation costs to send their children to far away schools. Another advantage of charging fees, particularly at the higher level, is that some of the revenue could be used to expand the primary level, which has the highest social rate of return of all the other levels of education (Psacharopoulos, 1973; 1981; 1985; Psacharopoulos and Woodhall, 1985).

Some other authors (Klees, 1984; Colclough, 1983) have criticized recommendations for charging fees. They have argued against charges because of the potentially adverse effect on access to education. They contend that the majority of the population in developing countries are too poor to pay, and so if a fee policy is in place then they would be denied education. They prefer a '*some for all rather than all for some*' policy, where the resources available are spread thinly to everyone.

Two observations can be made about the arguments above. Firstly those who disagree with fees as a way of cost-sharing do not seem to provide an alternative solution to the existing problem. While one may agree with the fact that charging fees may have a limiting effect on the poor, the problem is one that can be solved either by charging fees on a means tested basis or targeting scholarships and grants towards the needy and the primary level of education where the majority of school going children are.

Secondly, whatever way one may decide to look at the problem of financing education, costs are bound to be shared, because it is impossible to provide education free to everybody who wants it. The main problem is therefore to decide on the how the costs could be shared between the public and private sectors.

Gertler and Glewwe (1989) evaluated the feasibility of charging fees in publicly provided secondary education in rural Peru. They used data from a multi-purpose household survey in Peru to calculate the willingness to pay for secondary schools. They found that Peruvian households were willing to pay fees high enough to cover operating costs of new secondary schools in their villages. In terms of effect of fees on enrolment they argue that enrolment might increase if the fees paid are used to improve on the

quality of the schools and also the proximity so as to reduce travel time. Since the data was not specifically collected for their study, the direct prices for schooling were estimated. Their study neither addressed the issue of how much the households were willing to pay, nor the improvements to be made in the schools from fees collected.

Thobani (1983) collected data from primary and secondary school students and used a partial equilibrium economic framework to analyze the optimal level of fees for schools in Malawi. He came up with a rule of thumb that said

"for a given amount of subsidy, whenever there is an excess demand for a service, the price of the service should be raised as long as the socially optimum quantity level is not exceeded" (Thobani, 1983 p.11).

Again Thobani did not address the issue of improvements to be made in the schools, neither did he address the issue of affordability.

Two important elements have been ignored by the studies cited above. The first is that for any policy or planning to be effective, account must be taken of what users of the service want and are prepared to pay for. This becomes the more important if we realize that parents are already providing educational materials for their children, as well as supporting the running of schools through Parent Teacher Association (PTA) contributions in both public and private schools, and school fees in private schools. Despite these contributions the financial needs of the education sector are so great that one may ask if parents can still pay more. The answer to this question will depend very much on parents' willingness and ability to pay. The second issue is that, the arguments to justify user charges have concentrated on the financial effects, and ignored the equally important argument that user charges will increase the influence of those who pay the charges over financial decisions and resource allocation. In other words, the methods of

control of money will be affected, as well as the source of funds.

In view of the fact that reduced finances for secondary education in Cameroon, have caused inadequate provision of the service, resulting in large class sizes and large numbers of students still unable to find a place in secondary schools, it seems necessary to assess whether parents are willing to pay more for their children to have secondary education. It would also be pertinent to examine whether charges would limit or deter those who cannot afford to pay, from participating. If that turns out to be the case, then what sort of strategies should be adopted in order to guarantee equality of access?

This study takes off from the studies mentioned above. It attempts to measure the direct costs of schooling in one province in Cameroon so as to determine what parents are willing to pay, and for what kinds of improvements.

1.2 RESEARCH QUESTIONS

Some of the questions concerning the financing of education that this study sets out to answer include the following:

- (1). *What is the current cost sharing pattern in secondary schools?*
- (2). *How much variation in financing practices is there between schools?*
- (3). *Have parental contributions increased as a direct result of a decline in public spending?*
- (4). *What have been the effects of present parental contributions in secondary schools?*

1.3 PURPOSE OF THE STUDY

This study is based on the recognition that educational policy and planning should be based on an understanding of what improvements in educational service are desirable, desired and affordable. It therefore seeks to analyze the ways by which public secondary schools are financed. It also attempts to determine the range of possible parental contributions, by measuring present direct costs so as to throw light on parental attitudes and their propensity to spend on schooling. Its three purposes are:

- (1) *To give a description of the relevant patterns of financing selected secondary schools in the North West province of Cameroon, taking into account the sources of educational finance, the methods of distribution and the control of expenditure for education.*
- (2) *To examine the factors that influence parents' willingness and ability to pay fees in public secondary schools.*
- (3) *To make recommendations on alternative ways of financing public secondary schools, taking into consideration those who cannot pay fees.*

1.4 OBJECTIVES

The specific objectives of the study are to:

- (1) *Identify sources of financing educational services.*
- (2) *Investigate the various sources used by students to finance their education.*
- (3) *Analyze the economic status of parents of students in secondary schools.*

- (4) *Measure the out-of-pocket expenditure of parents on secondary school student's schooling.*
- (5) *Examine factors that influence parents' willingness to pay fees in public secondary schools.*

1.5 JUSTIFICATION FOR THE STUDY

In Cameroon as in many other developing countries, the financing of education has become a major area of concern following the world wide economic crisis. During the past decade economists and educational planners have concerned themselves with the balance between public and private finance for education particularly at the higher levels. This is a key question that has been the focus of studies in other countries in Sub-Saharan Africa, but which has not been researched in Cameroon. The financing of higher and secondary education in general and the role of parents and communities in particular remains an untouched area in the Cameroon educational system.

Several people have critically appraised the problem in many other developing countries and have begun examining more carefully alternative ways by which more resources can be mobilized to complement the efforts of government in the financing of education (Eicher,1984; Tan, Lee and Mingat,1984; Silanda, 1985). These authors have looked at the problem of financing education in developing countries from different perspectives, but none of them has measured actual parental contributions, and examined their views about fee increases. The importance of consumer preferences in any economic dealings cannot be overemphasized. If households are to be called upon to make more financial contributions, it is necessary to assess the feasibility of such an option by

looking at what they are paying at the moment, and what more they would be willing to pay in the future. It would also be necessary to examine the factors that will influence the parents to support their children in schools.

Considering the important role education plays both for the state and individual families, its financing stands out as an important aspect for analysis. Moreover, because the effects of educational financing on the educational system as a whole, and on the young people who are being educated, can be critical. In order to understand the financing aspects of the educational system of Cameroon, it is not sufficient only to analyze the financial contributions of the state in the provision, distribution and control of expenditure for education. It is also necessary to analyze the contribution of parents along similar lines.

The need for this area of enquiry has become increasingly apparent as the problems of financing an expanding educational system from scarce public resources have become more acute. The need to search for alternative methods of financing the system has become urgent. It is believed that the findings of this study will provide vital information that will bridge the gap in our knowledge of the financing of secondary education in Cameroon. It will also be useful for anyone who has to make decisions concerning the fees to be charged for secondary education in Cameroon.

1.6 SCOPE AND LIMITATIONS.

The research problem which concerns the financial crisis in the education sector, is faced by institutions at all levels nationwide. This study will focus on the secondary

level of the English system of education in Cameroon, given the dichotomy of the education system into the English and the French systems. Emphasis is on this level in particular because secondary and higher education mostly benefit the individual, hence the private rates of return for these levels are higher than the social rates of return. Secondly, secondary education has been chosen instead of higher education, because it is the first education level where fees were introduced. Thirdly, it is the intermediary level between primary and higher education where there is a competing public and private sector. The balance between public and private finance at this level is crucial because concerns for falling standards at this level have been expressed. Finally, it was the highest level of education serving purely Anglophone population, as both Anglophone and Francophone systems merge at the tertiary level, until the creation of University of Buea (which is English medium rather than dual medium).

Given the substantial role of the private education sector in the system, and the present economic situation in Cameroon, this study will concentrate on private financing of secondary education. It will also focus on factors that influence parental ability and willingness to pay for educational facilities so as to assess the feasibility of tapping more resources from parents. The emphasis is on parents because they are the ones that bear the burden of sponsoring their children.

Owing to financial and time constraints, the study is limited to one out of the seven divisions of the North West Province, which, with the South West Province, constitute the two English speaking provinces of Cameroon.

1.7 METHODS AND PROCEDURES

The research method involved the administration of specially designed questionnaires to principals and students of secondary schools. A household survey was also carried out in a rural and an urban area, during which parents of students in public or private secondary schools were interviewed using structured questionnaires. Responses were analyzed, using simple statistical techniques, to examine the extent of differences between urban and rural schools and the influence of social and economic variables on ability and willingness to pay school fees. Data is cross-sectional for the 1992/93 academic year. Documentary analysis of reports and circular letters was also carried out, for relevant statistical facts. Discussions were held with Ministry of National Education Officials as well as the Education secretaries for private education. A detailed discussion of the methods and procedures used is discussed in chapter six.

1.8 DEFINITIONS OF TERMS

- Financing:** This is the raising of resources to support or pay for goods or services. The resources may be in cash or kind like labour and materials.
- Public schools:** These are schools that are provided and controlled by the government. They are tuition-free schools.
- Private schools:** These are schools that are provided and run by voluntary agencies such as missions or private individuals. In private schools tuition fees are charged. They may or may not benefit from any government subsidies.

- Secondary schools:** These are post primary schools which accept pupils from the age of eleven. There are two main types of secondary schools: secondary grammar schools and secondary technical schools.
- General education:** This is secondary education which prepares students for the General Certificate of Education (G.C.E) examination at Ordinary and Advanced Levels. This type of education is provided in secondary grammar schools. This study will concern itself with the secondary grammar schools only.
- Technical education:** This is secondary education which prepares students for vocations. It offers vocational courses such as bookkeeping, carpentry, plumbing, metal work etc.

1.9 ORGANISATION OF CHAPTERS

The rest of the thesis is divided as follows: Chapter two looks at the context within which secondary schools function in Cameroon. This chapter provides a brief overview of the economic, socio-political history, and the education system of Cameroon, all of which influence school financing. Particular attention is also paid to the socio-cultural background of the setting of the study - the North West province.

Chapter three examines the theoretical basis of the present system of financing education in many developing countries. It also presents a review of related theoretical literature and discusses the case for cost-sharing. Chapter four moves from theory to practice and reviews current patterns of educational financing in developing countries. Chapter five continues with a review of the empirical literature on educational financing

in developing countries, with particular reference to the factors determining demand for education. Drawing from the theoretical and empirical literature in chapters three and four, Chapter five concludes with the conceptual framework for this study and the seven research propositions that are examined empirically in the thesis.

Chapter six discusses the methodological issues of the empirical investigation. These include the research design and techniques used in the study, the sampling method used, variables, data collection procedures and general fieldwork experiences. Chapter seven presents the findings of the survey, revealing patterns of cost-sharing in secondary schools, socio-economic backgrounds of students and households and the views of parents, principals and students on the introduction of fees in government secondary schools. Finally chapter eight discusses these findings in relation to the propositions made in chapter five. A discussion of the implications for educational financing is provided and recommendations for educational financing strategies necessitating a triangular relationship between access, quality and efficiency, are made.

CHAPTER TWO

EDUCATION IN THE SOCIO-POLITICAL AND ECONOMIC CONTEXT OF CAMEROON WITH SPECIAL REFERENCE TO THE NORTH WEST PROVINCE.

2.1 INTRODUCTION

The present problem of educational financing in Cameroon, as already stated in the preceding chapter, is intimately related to the country's socio-political and economic history. Its colonial past has left a heritage of two international languages(English and French), diverse religions and two education systems which have in turn exerted profound effects on the country's political and economic development. The cultural, religious and ethnic diversities have constantly kindled tensions between competing expectations and roles: the North-South split, the Christian-Muslim cleavage, the Anglophone-Francophone schism among others (Ndiva Kofele, 1986).

This chapter provides an historical overview of the socio-political and economic developments that led Cameroon to its present circumstance. It will attempt to show that educational developments in Cameroon are inextricably linked to the socio-political history of the country. As a consequence of its history, there are two educational systems which are legacies of British and French colonial rule in Cameroon. The co-existence of the two educational systems, each with its own syllabuses and examinations is an acknowledged problem faced by the Ministry of National Education but trends in educational developments reveal that efforts towards complete harmonisation have been politically problematic. The chapter also argues that present policies concerning

educational management, of which financing is an integral part, derive from political developments and have ignored economic and demographic changes. In view of the fact that there have been changes in economic, demographic and literacy levels in the past three decades, this author asserts that present policies of educational financing are untenable and require reform. For example, it was appropriate for Cameroon to adopt policies of heavily subsidized education particularly at the higher levels in the 1960s and 1970s, so that more people could be trained to cover the shortage of manpower in many fields following the departure of colonial administrators. It was unrealistic to continue with such policies through the 1980s and even to the 1990s, at the expense of basic education where the majority of school age population is located.

The chapter will begin with a brief section on the geography and political history of Cameroon, which will serve as a base for a discussion of the complexities of harmonising the two inherited educational systems. The next section will be a description of the contemporary education system, highlighting its organisation, management structure and policies on educational financing. The discussion will then move on to the economy and a brief section about the North West province, which is the setting of the present study.

2.2 GEOGRAPHY

Geographically the Republic of Cameroon is situated at the heart of the Gulf of Guinea, between West and Central Africa. It is bounded to the west by Nigeria, to the south-west by the Atlantic Ocean, to the east by Central African Republic, to the North by Lake Chad, to the north-east by Republic of Chad and to the south by Congo, Gabon

and Equatorial Guinea. Cameroon has a surface area of 475,442 square kilometres. There are two main seasons; a rainy season that runs from March to November and a dry season that runs from December to February. Topographically there are four main regions, the northern plains, the central and southern plateaux, the western highlands and the coastal lowlands (Gwanfogbe and Melingui, 1983). The south of the country is predominantly Christian while the north is predominantly Muslim. Estimates indicate that there are over 230 ethnic groups with different languages and customs (Le Vine, 1971; Rideout, 1983; Delancy, 1989). Rideout reckons that none of these groups epitomizes an absolute majority or even a dominant minority. The population is estimated at about 12.5 million people (Ministry of Planning and Regional Development, 1987). About 58 per cent of the population live in rural areas while 42 per cent live in urban areas (World Bank, 1993).

Administratively the Republic of Cameroon is divided into ten provinces which are further divided into fifty-eight divisions, in turn subdivided into two hundred and sixty five subdivisions and fifty one districts (Ministry of Territorial Administration, 1992). Although the official languages are English and French through out the National territory, eight out of the ten provinces use French as the medium of communication in official and business transactions, while two provinces use English. However it is important to note that there are other local languages. Le Vine (1971) estimates that there are about 236 local languages of which 136 are found in the French speaking part and 100 in the English speaking part. There is also '*Pidgin*' which is commonly spoken by most Cameroonians in both '*Anglophone*' and '*Francophone*' parts.

Figure 1: MAP OF THE REPUBLIC OF CAMEROON.

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2.3 BRIEF HISTORY OF CAMEROON.

The name Cameroon is derived from the Portuguese word, '*Cameroes*', meaning shrimps. In 1472 a Portuguese sailor named Fernando Pao arrived at the River Wouri in Douala and discovered so many shrimps that he decided to call the river '*Rio dos Cameroes*' meaning '*River of shrimps*' in Portuguese.

The territory was colonised by the Germans in 1884 and after their defeat in the First World War, Cameroon was mandated by the League of Nations to the French and British governments. France took the greater sector, then known as '*Cameroon under French Administration*' while Britain took responsibility for the smaller part then known as '*Cameroon under British Administration*'. The British sector was further divided into Northern and Southern Cameroons.

On 1st January 1960, the French sector became independent under the new name '*Republique du Cameroun*' (Republic of Cameroon). Following agitation for Independence, a plebiscite was held in the '*British Cameroons*' on 11th February 1961 under United Nations supervision during which the people were asked to choose either to join Nigeria, or to reunite with the Republic of Cameroon. The result in Southern Cameroons was in favour of reunification with the Republic of Cameroon, while that for Northern Cameroon was in favour of joining Nigeria (Shu,1985).

Following the results of the plebiscite a conference was held in Foumban in July, 1961 to discuss the *modus operandi* of the new nation. It was agreed that the new nation would be a Federation of two autonomous states each with its own parliament and Prime

Minister, and there was to be a Federal government to serve as a link between the two states (Stark, 1980). Concerning education, it was agreed that secondary and higher education were to be in the jurisdiction of the Federal government while nursery and primary education were to be individual state responsibilities (Shu, 1985).

Thus on 1st October 1961 Southern Cameroons achieved Independence and reunified with the Republic of Cameroon to form the federation called the '*Federal Republic of Cameroon*'. The Republic of Cameroon changed its appellation to the state of East Cameroon, while Southern Cameroon changed to the state of West Cameroon. Each state had its own administrative style, official language and education system. The Federal Republic was also characterised by the simultaneous existence of three (East, West and Federal) constitutions and legislative assemblies (Shu, 1985).

In an analysis of the political negotiations and events just before and during the epoch of the Federation, Stark (1980) notes that the concept of a '*Federation*' was understood differently by both parties. A classic example to illustrate this incongruity in meaning of the Federation is the reaction of politicians in both states to a local newspaper article titled '*Federal Regions maybe recarved*'. The then Prime Minister of West Cameroon reacted by writing in another local newspaper that:

"...the federal Republic of Cameroon is a federation of two states with different backgrounds, cultures and traditions; the present arrangement was in fact envisaged as the most ideal solution to the reunification...Any exercise therefore that is designed to alter this arrangement as speculated...will clearly stake the basis on which the entire federation rests and will throw our present system in disarray...It is clear that ours is a democratic republic a matter of such far reaching significance and consequences cannot be conceived and executed in secret without the full knowledge and concurrence of the people of West Cameroon through their accredited representatives, to wit, the West Cameroon government" (West Cameroon Times, Oct, 29, 1966, quoted in Stark, 1980)

The then President of the Federal Republic (East Cameroonian) also responded to the Prime Minister's article by saying that

..after the people of West Cameroon massively voted in favour of reunification and not federation, after reunification itself we freely estimated that it was necessary to create a federation between the two states and to create federal institutions. But that does not permit us to say that there are two Cameroonian nations" (Union et Verite, No. 3, Nov,1966, quoted in Stark, 1980 p.120)

To the West Cameroonian politician, a '*Federation*' meant the preservation of the individuality (language, education system, administrative style) of each state with any necessary changes having to be discussed by both parties. To the East Cameroonian politician the '*Federation*' referred to a step in the process of establishing an ultimate unitary state. It was assumed that the existence of two separate states was only for a temporary period during which both states would be harmonized to form one. These different viewpoints have greatly influenced political, social and educational actions and reactions which have in turn been the force behind resistance to the complete harmonisation of both systems. In order to understand the complexities of harmonisation, it is necessary to provide a brief description of the contemporary education system.

2.4 THE CONTEMPORARY EDUCATION SYSTEM

2.4.1. ORGANISATION AND STRUCTURE

There are three main levels of education; primary, secondary and higher. At the primary and secondary levels, there are two distinct systems of education in Cameroon. One system is based on the French model and the other is based on the British model. The British model is predominant in the North West and South West Provinces while the French model is predominant in the other eight provinces of the country. Both systems merge at the level of higher education.

The British model runs a 7-5-2-3 formal education system while the French model runs a 6-4-3-3 formal education system. A brief summary of the different levels of education is presented below.

2.4.1.1 PRIMARY EDUCATION.

Primary education lasts seven and six years in the British and French models respectively. At the end of the course pupils take an examination and those who succeed are awarded the '*First School Leaving Certificate*' (FSLC) in the English model and the '*Certificat d'Etudes Primaires Elémentaires*' (CEPE) in the French model. At the end of primary education pupils who do not wish to go directly into the labour market have to choose between taking up studies in a post primary (vocational institution), a secondary general (grammar) school, a secondary technical school, or taking up apprenticeship in any profession of their choices.

2.4.1.2 SECONDARY EDUCATION

(a) Secondary Grammar).

In the French model secondary grammar education comprises two cycles. The first cycle lasts for four years at the end of which students take an examination and successful candidates are awarded the '*Brevet d'Etudes du Premier Cycle*' (BEPC). The second cycle has a duration of three years. At the end of the second year students take the '*Probatoire*'. Successful candidates continue to the third year, at the end of which they take the '*Baccalauréat*'.

The duration for secondary grammar education in the English model is seven years. The first level lasts five years at the end of which students sit the General Certificate of Education examination at Ordinary Level (G.C.E O level). Students with pass grades in four or more subjects, are eligible to continue to the second cycle which lasts two years. At the end of the second cycle, students sit the General Certificate of Education examination at the Advanced Level (G.C.E A level).

(b) Secondary Technical

The structural characteristics of secondary technical education which comprises the commercial and industrial sections are similar to those of secondary general education in the French model in terms of the total duration of the courses and cycles.

At the end of the first cycle, successful candidates obtain the '*Certificat d'Aptitude Professionnelle*' (CAP) or the '*Brevet d'Etudes Professionnelles*' (BEP). At the end of the second cycle successful candidates obtain the '*Baccalauréat de Technicien*' (BTN) or the '*Brevet de Technicien*' (BT).

In the British model (system) there are two types of institutions for secondary Technical Education - Commercial and Technical colleges. The total duration of the course is seven years divided into two cycles of five and two years duration. At the end of the first cycle in Commercial colleges, students sit for the Royal Society of Arts (RSA) Stage II examination. At the end of the second cycle, students sit for the '*Royal Society of Arts (RSA) Stage III*' examination.

On the other hand, the first cycle in technical colleges lasts for four years at the

end of which candidates sit for the '*City and Guilds Stage I*' examination. The second cycle lasts three years after which students sit for the '*City and Guilds Stage II*' examination.

In both models courses offered in the commercial sections include secretarial studies, bookkeeping and Accounting while in the industrial or technical sections, courses include, carpentry, masonry, draughtmanship, electricity, plumbing, metal work and mechanics. It is worth noting that in recent years, commercial colleges in the English model have considerably reduced the secretarial, book keeping and accounting courses they used to offer and most of them are now preparing students for the G.C.E as the Secondary grammar schools do. As a result they have been classified as General/technical secondary schools.

(c) Teacher Training Colleges.

Teachers of nursery and primary schools are trained in teacher training colleges which are of two types. Ecoles Normales d'instituteurs Adjoints (ENIA) trains Grade II teachers and Ecoles Normales d'instituteurs (ENI) trains Grade I teachers. The duration of the Teachers Grade II course is either three years for holders of the First School Leaving Certificate (FSLC) or the French equivalent 'CEPE', or one year for holders of the G.C.E O level or the French equivalent 'BEPC'. The duration for the Grade I course is three years for holders of the G.C.E O level or "BEPC", two years for holders of G.C.E A level in one subject or the French equivalent '*Probatoire*', and one year for holders of G.C.E A level in two or more subjects or the french equivalent the '*Baccalauréat*'. Teachers for the first cycle of secondary technical education are trained in Ecoles Normales d'Instituteurs-Adjoints de l'Enseignement Technique (ENIAET) and

those for the second cycle are trained in Ecoles Normales d'Instituteurs de l'Enseignement Technique (ENIET). Teachers for secondary grammar education are however trained in the Advanced Teachers Training College (ENS) - an institution of higher education which is based in Yaoundé but with an English language medium branch located in Bambili in the North West Province.

2.4.1.3 HIGHER EDUCATION.

Higher education is offered in the University of Yaounde, University centres and other professional institutions. This level of education is open to candidates from both the English and French models of education and holders of the G.C.E Advanced level or the Baccalauréat. The University of Yaoundé is made up of three faculties which include, Arts and Social Sciences, Law and Economics and Science. There are four levels of study. The first level has a duration of three years after which successful candidates obtain the '*Licence*' (Bachelor degree) in the relevant course of study. The second level is a one year postgraduate programme leading to the award of the '*Maîtrise*' (Postgraduate diploma). The third level is a two years course of study leading to the award of the '*Doctorat de troisième cycle*' (Masters degree) and the fourth level comprises research work for a period of three years that leads to the award of the '*Doctorat d'état*' (Doctor of Philosophy).

Until 1992 there were four university centres. There was one in Buea which served as the Advanced School of Translators and Interpreters, one in Douala as the centre for business and commercial studies, one in Dschang for Agricultural studies, and one in Ngaoundere for food technology. Since 1992, the four university centres have been converted to full fledged universities with faculties like the University of Yaoundé. A

second University was also created in Yaounde. The two universities in Yaoundé together with the four in the Provinces made a total of six Universities in the Republic of Cameroon.

Professional institutions of higher learning include:

- Advanced Teacher Training College - Ecole Normale Supérieure (ENS)
- University centre for Health Sciences - Centre Universitaire des Sciences de la Sante (CUSS).
- National Polytechnic - Ecole Nationale Supérieure Polytechnique (ENSP).
- International Relations Institute of Cameroon (IRIC)
- National Advanced School of Journalism - Ecole Supérieure des Sciences et Techniques de l'information (ESSTI).

Other institutions of higher education exist but they come under the aegis of the relevant ministries. For example, the Advanced School of Post and Telecommunication is controlled by the Ministry of Post and Telecommunications.

The formal education structure is illustrated in Figure 2.

Figure 2

Education Systems in Cameroon

Year of Schooling	Level	Anglophone System	Francophone System
21	Higher Education	Doctorate	Doctorat
20		Master's Degree	Maitrise
19		Postgraduate Diploma	DES
18		First Degree	Licence
17		ENS Diploma	ENS
16			Grandes Ecoles
15			
14	Secondary Education	7 Second Cycle	Te 2nd Cycle • general • technique • normale
13		• grammar	
		• technical	
		6 • teacher training	
12		5 First Cycle	1e
		• grammar	
11		4 • technical	2nd
10		3	3e 1e Cycle
9		2	4e • general
8		1	5e • technique
7	Primary Education	7	6e
6		6	CM2
5		5	CM1
4		4	CE2
3		3	CE1
2		2	CP
1		1	CI
	Nursery Education		

2.4.2 ADMINISTRATIVE STRUCTURE OF THE EDUCATIONAL SYSTEM.

The Ministry of National Education is responsible for education at the primary and secondary levels while the Ministry of Higher Education and Scientific Research is in-charge of higher education. The administration of education in Cameroon is highly centralised and controlled by the central services. The recruitment and posting of teachers, to and within the provinces, authorization of payment of teachers' salaries and financial provisions made to all public schools are all dealt with at the central level of the Ministry of National Education in Yaoundé.

The Minister of National Education who is assisted by two Secretaries of State, forms the nucleus of all activities in the Ministry. Next in hierarchy is the Secretary general, followed by the Inspector General of pedagogy.

The Ministry is organised into seven directorates each headed by a director. The directorates are:-

- (1) *General Administration* dealing with personnel, finance and other administrative matters.
- (2) *Secondary General (Grammar) Education*, responsible for the establishment and administration of government secondary schools of general education.
- (3) *Secondary Technical Education*, responsible for the establishment and administration of government technical schools which include technical colleges and vocational schools.
- (4) *Primary and Nursery Education*, responsible for the establishment and administration of government primary and nursery schools.

- (5) *Examinations*, responsible for all examinations in the formal education system.(This was for both Francophone and Anglophone sections until November 1993 when a separate examination board was created to handle of Anglophone examinations)
- (6) *Private education*, responsible for the control of private education in all its aspects, finance, administration, inspection, opening and closure of private institutions
- (7) *Projects, Construction and school equipment*.(Shu, 1982 p.38; Mineduc, 1988).

At Provincial level the direction and supervision of all educational activities is the responsibility of the provincial delegate. His responsibility is to give the minister a full report on all aspects of education in the province. In provinces where the area is extensive or difficult, Sub-Delegations have been created to serve groups of divisions within a delegation. Each division has an Inspectorate of Primary and Nursery Education while each sub-division has a sub-inspectorate. Institutions of secondary education are headed by principals who are directly controlled by the provincial delegation or (sub-delegation).

This contemporary structure of the education system in Cameroon is a reflection of its colonial past: an '*Anglophone*' system which is characteristic of the North West and South West Provinces and a '*Francophone*' system characteristic of the rest of the eight Provinces. Efforts towards a complete harmonisation of both education systems have proved to be politically difficult. In the next section we shall examine the key issues of harmonisation.

2.4.3 HARMONISATION OF ANGLOPHONE AND FRANCOPHONE SYSTEMS OF EDUCATION: THE CONTINUING DEBATE.

At reunification there were two systems of education inherited from their colonial pasts. As mentioned earlier, some significant differences existed in aspects such as, style of administration, the concept of education in relation to the individual and the state, language of instruction, structure, curriculum content and examinations. On the one hand, East Cameroonians inherited from the French an egalitarian ideology which perceived access to schooling as a right, guaranteed by the central government. In consequence, there was tuition free access to public education based on homogeneous curricula and teaching methods, all centrally controlled. In that system, government administration was centralised, and education was seen as a medium to improve the state, so the state played a dominant role in educational planning. On the other hand, West Cameroonians inherited a liberal ideology that viewed education as a privilege to be obtained privately. Education was seen as a medium to improve the individual who would become an asset to the state. Control of education in this system was decentralised and schools were at liberty to choose appropriate teaching methods (Clignet and Haupt, 1979). Government administration in the West Cameroon system as inherited from British indirect rule was decentralised to local governments.

The financing and provision of education was also different. In West Cameroon, primary schools were mostly run by missionary bodies and in a few cases local authorities, while secondary schools were run by missionary bodies only. The government defined the policies of education and gave the missionary bodies grants to run the schools (Courade and Courade, 1977). In East Cameroon, public schools were predominant but co-existed with a few private schools. The operating conditions of private schools were

different from those of public schools. All private schools were closed at the end of each school year, and were only allowed to re-open the following year after re-applying to the government (Mbuagbaw, 1980). Other differences between the two systems, included the school year which ran from January to October in West Cameroon, and from September to June in some parts of East Cameroon and July to April in other parts (Unesco, 1962).

The co-existence of these contrasting systems naturally posed a problem of co-ordination especially at the federal level. The federal government was by no means oblivious to this fact and for this reason, the policy of promoting the harmonisation of secondary education was enacted by Law No. 63/DF/13 of 19/6/63. The then Head of State emphasized the necessity for harmonisation when he remarked that

"il n'est pas normal que les enfants d'un même pays soient formés dans des systèmes scolaires différents. Nous ne pensons pas que l'obstacle de la langue soit suffisant pour empêcher l'harmonisation des programmes et des structures. Nous avons eu l'occasion d'exprimer notre conviction en cette orientation qui n'est pas destinée à assurer la domination d'une groupe linguistique sur l'autre, mais qui entend procéder peu à peu à la création d'une civilisation originale qui conservera tout ce qu'il y a de valable dans les apports extérieurs en leur ajoutant ce qui appartient à notre génie" (quoted in Bebbe-Njoh, 1981, p.47-48)

Several meetings were convened by the then Federal Minister of Education between 1963 and 1968, calling on distinguished educationists from both systems to work out strategies for '*harmonisation*'. The first wave of optimism about '*harmonised*' education emerged when the first bilingual school was launched at Man O'War Bay in Victoria in 1963 (this school was later on moved to Molyko, Buea). Students for this school were selected from both states. They were to be taught in both languages so that at the end of their course, they would have the ability to operate in both languages. French and English were included as compulsory subjects in both education systems.

Another effort to encourage bilingualism was the opening of Linguistic Centres in the headquarters of both states to enable civil servants learn the other language so as to communicate with their counterparts in the other state. Both systems however continued to exist concurrently.

On grounds that the federal structure was costly and inefficient, the former Head of State by decree number DF 72-270 declared the abolition of the federation to create a unitary state on the 7th May 1972 (Stark, 1980; Etonga, 1980). A referendum was held on 20th May 1972, which ended the existence of the '*Federal Republic of Cameroon*' giving birth to a '*United Republic of Cameroon*'. This had far reaching consequences not only on the ensuing political history of Cameroon but also for the education sector. Three principal changes that took place were, the amalgamation of the constitutions, legislative assemblies, and government into one; the change of administrative style for West Cameroon from a decentralised local government control to a centralised government control; and the direction of all social, economic and cultural institutions from a central seat of power. The President became Head of State, Head of Government, Commander-in-Chief of the Armed Forces with powers over the legislature, judiciary and military (Shu, 1985, p.166).

Efforts to harmonise both systems of education continued with the adoption of a number of strategies. First was the attempt to suppress the private education system (which was almost a monopoly and strong tradition in West Cameroon), and encourage the public school system (which was common in East Cameroon). Law No. 76/15 of 8th July 1976 made provisions for mission schools to be taken over or converted into government schools. Second was the closing down of all mission Teacher Training

Colleges in West Cameroon though a few were later re-opened after protests (Rideout, 1983; Yufanyi, 1992). Thirdly in 1983 the Government attempted to reform the General Certificate of Education not only to include French as a compulsory subject for all candidates but also to convert it from a single subject examination to a group subject just like the '*Brevet d'Etudes du Premier Cycle*' (BEPC) and '*Baccalauréat*' taken by Francophones. This sparked off an Anglophone boycott of classes and demonstrations at the University of Yaounde and throughout the main Anglophone towns of Buea, Kumba and Bamenda (Schatzberg and Zartman, 1986).

Anglophones have since remained critical of the Francophone system. They claim that the education provided by the Anglophone system is better than the other system. They also feel cheated in several ways. For example, the General Certificate of Education (GCE O level) obtained by Anglophones at the end of twelve years of schooling is equated to the BEPC obtained by Francophones after ten years of schooling. Courses in the only university (until 1990) and many other institutions of higher learning were offered mostly in French so Anglophone students had the disadvantage of studying in second or even third language.²

In February 1984, Presidential decree No. 84-001 was issued changing the name of the country again from '*United Republic of Cameroon*' to the '*Republic of Cameroon*' (which was the name of former East Cameroon before reunification). This gave Anglophones the impression of 'erosion' of identity.

²It is important to note at this point that although the University of Yaoundé was officially '*bilingual*' in that lecturers, and students were free to operate in either language, in practice students tended to write assignments in the lecturer's language for fear of being penalised.

Anglophone dissatisfaction with the Francophones intensified from the late 1980s pressurizing government towards a reversal of the '*harmonisation*' policy, to a policy of retaining two separate systems with their characteristic features in terms of curriculum organisation, content, examinations and financing. To that effect, the University of Buea was created in 1992 to cater for higher education needs of Cameroonians who preferred the '*Anglophone approach*'. Further pressure evidenced by Anglophone Teachers' and Parents' Association strikes in 1993 led to the creation of a separate examination board to prepare and run '*Anglophone*' examinations. The preparation and running of both Anglophone and Francophone examinations used to be the responsibility of the Department of Examinations in the Ministry of National Education. The recent creation of a separate examination board for Anglophone examinations could accentuate the cleavage between both systems of education.

One would have thought that the formation of a unitary state in 1972 and the creation of one Ministry of National Education, would facilitate the harmonisation of both systems, but unfortunately both systems continued to exist concurrently especially at the primary and secondary levels. It is however important to note that '*harmonisation*' has been successful in certain areas of the system. For example, the '*Francophone*' administration and management style together with its structures are in place throughout the country. In terms of programmes of study and examinations, those for Nursery and secondary technical education have been harmonised. So far primary education and secondary grammar education are still different. This is understandable because the federal law of harmonisation was enacted when no technical or nursery education was offered in the state of West Cameroon. Consequently, on introducing these aspects of education, the harmonised structures were easily applied.

Some reasons have been advanced to explain the difficulty of achieving total harmonisation. Bebbe-Njoh (1981) believes that harmonisation of these two sections has been difficult because those who are charged with the responsibility of working out strategies for harmonisation were educated in the separate systems each stressing certain norms and values. The attachment of these individuals to their respective systems makes it difficult for them to see virtue in the other system, and therefore find it difficult to concede that the other education system might have superior features. Bebbe-Njoh also alludes to the fact that, since the majority of policy makers come from one of the systems, there is always the tendency to superimpose that system on the other in the name of harmonisation. Shu (1985) tries to explain the problem first by defining rational harmonisation as the process of reconciling the two systems, and goes on to differentiate this from homogenisation which is opting implicitly or explicitly for one of the systems. He asserts that there has been homogenisation rather than harmonisation in Cameroon, because educational decisions are being politicized and taken in uni-cultural settings.

Shu (1985, p.179) therefore recommends that

"Harmonization should be done in the open, on a give-and take basis, and by knowledgeable representatives of our two inherited cultures who by their training and experience can understand the problems of juxtaposing or fusing two opposite systems of education...recourse to a uni-cultural veto inevitably sets one cultural group complaining justifiably"

All these differences, together with political tensions between Anglophones and Francophones, have combined to make efforts of completely harmonising both systems unsuccessful. Because of the way education has been highly politicized, harmonisation seems to be an insoluble problem; but, when one considers the understanding and frank discussions of the weaknesses and strengths of either systems by educationists from both

systems, there is some hope that if the environment is conducive harmonisation will be a reality. Evidence for such hopes is provided by reports of the frank discussions that took place in the historic Seminar on Bilingual Colleges from 27th to 30th July 1993. For the first time, principals of Bilingual Colleges from both systems of education met to define the way forward in the difficult but exciting area of bilingual education in Cameroon (Mineduc, 1994).

The above account of educational developments constitute the basis of the present organisation and administration of the education system of Cameroon. It shows that the present approach to educational financing and provision is an outcome of the historical and political developments that have taken place in the country. The dominant egalitarian ideology of education at all levels being a right guaranteed by government has influenced the size of the public education sector. The next section will briefly discuss contemporary government policies concerning educational financing and provision.

2.4.4 GOVERNMENT POLICIES

The government has always considered the education sector as one of its most important priorities. In this context efforts have been made to increase access to all levels of education. The government designed a public system of education to provide education and training tuition free, at all levels (complemented by generous bursaries at the level of higher education). According to the Third Five Year Economic and Social Development Plan (1971-1975), government policy was to open at least a first cycle public secondary school in every subdivisional headquarters and a second cycle public secondary school in every divisional headquarters (Ministry of Planning and Territorial Development, 1971).

It is also important to note that the opening of public schools has not depended only on this policy but also on pressure from politicians seeking support from their constituencies.

Following the number of administrative divisions and subdivisions stated earlier, the government's responsibility to construct, equip, pay the salaries of teachers and also cover all other recurrent costs for support staff and facilities in public schools is enormous. In view of the fact that until recently, private schools were assisted by the government through subsidies, the financial burden has become too heavy on the public purse. More so, as a result of free tuition in public secondary schools, enrolments in this sector have been increasing while enrolments in the private sector have been slowing down. Table 2.1 below shows the growth of enrolments in Anglophone public and private secondary schools. From the table one can observe that the enrolment for public secondary schools which represents the number of students receiving education tuition free overtook that for private schools in 1986/87. With the policies still in place the trend is certainly maintained.

An important factor that influenced the education system was the framework governing the civil service. The framework was such that salary levels were in accordance with certificates held rather than responsibility or experience (Atangana-Mebara, J-Y Martin and Ta Ngoc, 1984). The relationship between certificates and salaries had a significant influence on private demand for secondary and higher education. The policy of free tuition tried to satisfy this demand, and in the 1960s and 1970s those who had certificates found jobs easily in the civil service. Today the number of certificate holders exceed the number of employment opportunities which is now one of the major problems in the country (Bureau International de Travail, 1985).

One can conclude from the above, that government of Cameroon, is in a dilemma. Its educational financing policies are difficult to implement and especially with the poor economic situation they are unsustainable. It is therefore critical that the balance between public and private financing and provision be redressed, hence the justification for this study

TABLE 2.1: ENROLMENTS IN ANGLOPHONE PUBLIC AND PRIVATE SECONDARY SCHOOLS.

YEAR	PUBLIC	PRIVATE	TOTAL
1964/1965	334	2,147	2,481
1965/1966	394	2,614	3,008
1966/1967	376	3,012	3,388
1967/1968	514	3,367	3,881
1968/1969	637	3,894	4,531
1969/1970	795	3,997	4,792
1970/1971	964	4,557	5,521
1971/1972	1,163	4,966	6,129
1972/1973	1,186	5,580	6,766
1973/1974	1,377	6,126	7,503
1974/1975	1,407	6,732	8,139
1985/1986	19,001	19,646	38,647
1986/1987	22,799	22,739	45,538
1987/1988	28,019	24,793	52,812

(Source: Mineduc. Statistical Year Books 1976/77; 1977/78; 1985/86; 1986/87; 1987/88.)

2.5 ECONOMY

Cameroon is a member of the franc zone whose currency the CFA franc, is tied to the French Franc at a fixed rate. In January 1994, the CFA franc was devalued from

1 CFAF = 0.02 French Franc to 1 CFAF = 0.01 French Franc. With a 1993 GNP per capita of US\$850 Cameroon is classified as a lower-middle income country (World Bank 1993).

Cameroon's economy depends mostly on export earnings from agricultural products. The principal agricultural products which include, cocoa, coffee, cotton, rubber, tea, tobacco and banana accounted for about 80% of the total export. Between 1974 and 1980 the value of agricultural exports increased substantially in value from CFA 106,000 million in 1974/75 to CFA 297,000 million in 1979/80. About 1,905,000 tonnes of petroleum were produced in 1979/80 which boosted the value of exports even further. Other important resources include timber and aluminium (Ministry of Plan and Territorial Development, 1986).

An abundance of diverse natural resources coupled with a relatively stable political environment at the time, enabled the economy to grow rapidly. Much of Cameroon's rapid growth had however been stimulated by oil revenues earned during the late 1970's and early 1980's when there was an oil boom. While the growth facilitated investments in almost all sectors, it cushioned the inefficiencies in the country's economic structure by concealing the excessive growth of the civil service. Between 1979 and 1985, the number of civil servants increased annually by 10 per cent (Blandford and Lynch, 1990). In the last decade the economy has been in dire straits. Cameroon has suffered great losses in earnings and growth has declined tremendously. Firstly, the prices of agricultural products and raw materials in the world market have fallen and secondly the international demand for Cameroon's products has also declined. Oil revenues which represented 4 percent of the GDP in 1980/81 soared to 20 per cent in 1984/85, and then plunged to only

6 percent of the GDP in 1986/87. At the end of 1986 it became apparent that the economy was in crisis. Estimates insinuate that the actual GDP may have dropped by an astonishing 18-19 percent (Blanford and Lynch, 1990) (See table 2.2).

As a solution to the crisis the '*Public Finance Stabilisation and Economic Revival Plan*' was announced on 20th June 1987. It aimed at re-establishing the economy by reconstituting short term budgetary savings and simultaneously maintaining the economic activities of the country. Current expenditures were reduced by restricting expenditure on personnel, while cutting expenditure on equipment, reducing state participation in the provision of services and reviewing investment projects so as to identify projects that are of priority.

The President of the Republic saw the '*Stabilization and Economic Revival Plan*' as Cameroon's answer to the economic crisis when he said that the plan

"will help to reduce imbalances, protect our economy from foreign influence, consolidate our strong points in agricultural and mineral production, continue to diversify our economy in order to render it less vulnerable to external forces and more capable of meeting the legitimate expectations of Cameroonians" (Republic of Cameroon, 1989).

The plan has been executed! but it does not seem to be yielding any fruits, as the economic situation continues to deteriorate as indicated above.

TABLE 2.2: CAMEROON ECONOMIC INDICATORS.

	1980	1984	1985	1986	1987	1988	1989	1990
GDP at current market prices(CFA bn)	2,456	3,551	3,839	4,135	4,005	3,770	3,176	3,159
Real GDP Growth (%)	15.6	5.8	7.6	8.0	-10.4	-7.7	-3.4	-2.5
Merchandise exports (\$mn)	1,657	1,589	1,626,	2,077	1,689	1,841	1,807	1,909
Merchandise import	1,620	1,065	1,136	1,634	1,435	1,221	1,275	1,372
Current account balance (\$mn)	-395	201	328	-610	-1,226	-913	-295	-278
Gross budget deficit/GDP (%)	0.4	n.a	-2.5	n.a	-6.5	-3.4	-8.8	-7.6
Gross investment/GDP (%)	18.9	20.8	24.9	30.8	24.1	15.7	18.5	16.5
Total external debt (\$mn)	2,513	2,722	2,940	3,710	4,039	4,288	4,780	6,023
Debt service ratio (%)	15.2	15.5	22.7	22.8	28.8	30.9	17.3	21.5
Official dev. assist. per capita (\$)	30	19	16	21	20	25	41	41
Oil production ('000 tonnes)	2,700	7,500	9,170	8,880	8,348	8,295	8,113	7,835
Cocoa production ('000 tonnes)	120	120	118	123.1	132.8	129.4	125.7	115
Food production per capita	107	98	102	106	96	99	96	95
Inflation rate (%)	9.6	11.4	1.3	7.7	6.0	8.6	0.0	n.a
Exchange rate(average CFA per dollar)	221.3	437.0	449.3	346.3	300.5	297.8	319.0	27
Reserves(months of export cover)	1.1	0.3	0.7	0.2	0.3	0.7	0.5	0.2

(Source:Derrick J (1992) 'Cameroon: From Oil Boom to Recession' Africa Recovery August, 1992)

TABLE 2.3: CAMEROON PUBLIC FINANCES 1980 - 1990 (IN MILLION OF FRANCS CFA)

Public Finances	1980/81	1981/82	1982/83	1983/84	1984/85	1985/86	1986/87	1987/88	1988/89	1989/90	1990/91
Income											
Taxes	207,580	266,890	346,840	446,760	536,000	632,400	682,631	555,000	424,035	388,627	366,300
Other Income	38,420	42,110	63,160	73,240	84,000	107,600	117,369	95,000	175,965	211,373	183,700
Expenditure											
Recurrent	163,240	199,000	256,710	325,480	400,000	430,000	460,000	400,000	375,000	425,000	364,000
Investment	82,760	11,000	153,290	194,520	220,000	310,000	340,000	250,000	225,000	175,000	186,000
Total budget	246,000	310,000	410,000	520,000	620,000	740,000	800,000	650,000	600,000	600,000	550,000

Source: Banque des Etats de L'Afrique Centrale (BEAC) No 184 - Aout-Septembre 1991. Etudes Statistiques p. 182.

Another blow to Cameroon's economy has been the recent campaign of civil disobedience that went on for about six months during which many non civil servants refused to pay taxes. This was part of the political upheavals which started on 26th May 1990 following the launching of an opposition party. Since then Cameroon became a victim of two calamities - an economic as well as a political crisis. Like all other developing countries facing the same problems, Cameroon has radically cut public spending not only on investment and non-salary expenditures, but also on salaries. In 1993 salaries were cut twice and even then civil servants have gone for a number of months without salaries. The devaluation of Cameroon's currency has brought additional financial strain on many people. All these occurrences have had devastating impacts on the education sector.

2.6 STUDY SETTING

This study took place in Mezam Division of the North West province of Cameroon. A brief discussion of the background of the area is the main concern of this section. The North West Province has an area of 17,910 km² which is about 4 per cent of the national territory, and a population of 1.3 million inhabitants. The province is made up of a hilly countryside covered by grassy Savannah. It constitutes a cultural area with similar economic, social, cultural and political organisations.

The province has an agricultural oriented economy with subsistence farming and cattle rearing as the main occupations. Food crops cultivated include maize, rice, plantains, cocoyams, yams, groundnuts and beans, while the main cash crops cultivated are coffee and oil palms. The women do most of the farm work while the men engage in

palm wine tapping, carving, tending livestock and house building. A fraction of what is produced is consumed within the household while a fraction is sold either in local markets or in other parts.

There are various levels of social groupings which begin with the household. A group of households make up a quarter, a group of quarters make a village and a group of villages make a clan. Clans are headed by paramount chiefs or '*Fons*', villages by '*subchiefs*' and quarters by '*quarter heads*'. Family ties are strong and extended families are common. The people are very co-operative and so communal self help is a strong tradition. Social groups formed for the purpose of helping each other is a common occurrence. For example it is common for indigenous people of a village to contribute money or labour for development projects such as installing pipe borne water, constructing roads, bridges, village halls, churches health centres or classrooms in schools. Another traditional mode of co-operation exists in self help savings clubs called '*Njangi*'. There are many variants of self help clubs which include, farming, house building and monetary associations. In the monetary clubs for example members contribute equal sums of money during meeting sessions and the total amount is given to one member. Every member takes a turn for the cycle to be completed. Members often use the money to meet financial commitments including paying for their children's education. Self help tendencies also extend into professional associations. For example, in many teachers' associations, financial contributions are made towards the functioning of their meetings which involve pedagogic discussions publications, seminars and workshops.

In summary the people of the North West have a strong tradition of collectively contributing towards the development of their own societies. It is believed that this tradition, if exploited, could go a long way towards solving some of the problems of

educational financing and management currently plaguing Cameroon.

2.7 CONCLUSION.

This chapter has attempted to illustrate how educational developments have been linked to political history. It has revealed the dilemma between conflicting political, social and economic pressures faced by the government, especially in relation to providing the necessary resources to finance educational development in Cameroon. Firstly, it has shown that political and cultural confrontations between inherited colonial systems, have so far rendered complete harmonisation of their educational systems impossible. The policy decision to encourage the retention of the dual system of '*Francophone*' and '*Anglophone*' education system, rather than the more politically sensitive option of '*harmonisation*' has far reaching economic implications particularly as some educational costs are doubled. Secondly, as a result of juxtaposing the dominant political system onto the minority one, financing policies that emphasize more public financing have been adopted. As a consequence of demographic growth and increasing demand for education, the government is under pressure to provide more educational opportunities. The situation is further compounded by the inability of the present economic structures to satisfy the increasing pressures on the labour market, exerted by unemployed graduates. Finally, the consequent expansion and upgrading of the tertiary sector, without any coherent financial strategy or plan has obvious economic implications.

In view of the deteriorating economic conditions and demographic growth, it is incumbent upon educational planners in Cameroon to rethink the country's financing policies to suit its specific conditions. This can be done, according to theoretical considerations, which constitute the main theme of the next chapter.

CHAPTER THREE

THEORETICAL CONSIDERATIONS ON THE FINANCING OF EDUCATION: THE CASE FOR COST SHARING.

3.1 INTRODUCTION:

Until recently not much attention was given to the subject of educational financing in developing countries. The last decade has seen an increase in activity in this area following rapid developments and changes that have occurred within economic, demographic, political and social contexts.

Many developing countries including Cameroon, have suffered economic contraction and have implemented structural adjustment programs. Populations have increased with low infant mortality rates resulting in increases in the proportion of the population under the age of fifteen. For example, nearly half of the total population of Sub-Saharan Africa, is below the age of fifteen (Chinapah, 1992). The political ideologies and orientations of many countries have changed, especially in Africa where there has been increased pluralism, following the new wave of democracy in the last decade. As discussed in chapter two, pluralism resurfaced in Cameroon particularly in 1990. Educationally, many more people are literate than they were thirty years ago. Delancey (1989) reports that around 1960, the illiteracy rate in Anglophone Cameroon was as high as 90%, but by 1990, Cameroon's illiteracy rate had fallen to 45.9% (Unesco, 1993). Many areas have developed during this period with improved communication facilities such as telephones, radio, television and means of transportation between towns and

villages. All these changes have brought about a change in lifestyle, values and expectations (Roth, 1987). The interaction of all these factors has also resulted in increased demand for more education to enable individuals cope with the changes in society.

At the same time, due to poor economic situation plaguing developing countries, many governments are finding it difficult to meet the increased demand for education. The difficulties that governments face in the establishment and financing of their educational policies have been widely documented and discussed at conferences (Chinapah, 1992). Studies have also been carried out that have contributed to the development of empirical information and heightened interest in educational financing.

The role of governments in the financing of education in developing countries has become a major theme in policy discussions and recommendations of donor agencies such as the World Bank (World Bank, 1986, 1988). Structural adjustment policies have caused increasing attention to be given to the scope of reducing the magnitude of government subsidies for education at higher levels. The use of prices to determine the distribution of services is being encouraged (Jimenez, 1987). Non government sources of finance and provision of services are increasingly being recognised and encouraged. Many governments are reducing strong central control of financing systems and non-governmental mechanisms have become prominent instruments of policy change (Cheng Kai-ming, 1988; 1993). The above situation has led to debates on key issues such as who should pay for education and how best education should be organized and provided. There have been arguments as to whether it is more efficient to finance education through the market system where consumers pay for the educational services

they receive or through the public system where services are financed using revenues from taxes. The basis of these arguments have been quite broad especially as views about the financing of education are often influenced by political and economic factors, as well as the social and cultural backgrounds of those involved. The justifications put forward for using markets and prices have often been linked to improving efficiency (Jimenez, 1987). However, education planners and other policy makers are also concerned about improving equity. Determining the right balance between efficiency and equity is therefore of paramount importance.

The purpose of this chapter is to review the theoretical and conceptual literature on the financing of education in relation to the questions of who should finance or provide education. The review attempts to set the scene and to identify the appropriate framework within which the issues of the present study will be discussed. The chapter is divided into three parts. The first part examines the theoretical literature concerning the benefits of education as explained by the human capital and other related theories. The second section begins with an examination of the meaning of the concepts of efficiency and equity which are used throughout the discussions in this work. This section continues with a review of the political theories of society which explain the role of the state and the market in the distribution or allocation of education. The third section will examine the debates that have gone on concerning both roles and the implications of the first two sections for the financing of education. We begin by considering the theoretical reasons why scarce resources are allocated for the financing of education.

3.2 BENEFITS OF EDUCATION

The continuous devotion of resources to the financing and provision of education over the years reflects the importance that both the individual and the society attach to its perceived benefits. To society, the benefits have been analyzed in terms of economic growth. While to individuals the benefits have been analyzed in terms of future and life time earnings. It has also been noted that in many countries, a major criterion for an individual's life style, career opportunities and life chances is his/her level of education (Gould, 1993). Quoting Weisbrod, Burrup and Brimley (1982) list the economic benefits that are attributed to education as follows:

- "1. Direct financial returns. Although partly due to ability, ambition, and a host of socioeconomic variables, no researcher has denied the positive role played by education.
2. Financial options. Each level of education prior to the highest achievable level provides the opportunity (option) of acquiring yet additional education and reaping the extra benefits of education.
3. Hedging options. Increasing the probability that an individual will be able to adapt to the effects of technological change.
4. Non market returns. Result from all the do-it-yourself types of work that a person can perform as a result of his education, such as filing one's own income tax return.
5. Residence related benefits (external to the individual). Those benefits accruable to the family of the individual, his neighbours, and taxpayers at large.
6. Employment-related benefits. The effects of the educated individual on the overall productivity of his colleagues.
7. Societal benefits. Literacy is a requisite for an intelligent citizenry, for economic activity, and for economic growth; education minimizes welfare services." (Burrup and Brimley, 1982 p.18).

Besides economic benefits there are social and political benefits which are invariably linked to education. In a review of literature concerning benefits of education, Leslie (1990) identifies non economic benefits which include:

- (a) Greater fringe benefits and superior working conditions.
- (b) Better health and longer life
- (c) Lower unemployment.
- (d) Better health for offspring
- (e) Engagement in child rearing practices that enhance schooling effects and leads to greater likelihood of college attendance (Leslie, 1990,p.275).

Explanations for the economic benefits of education have been put forward by economic theories such as the human capital theory and other related theoretical perspectives. These theoretical explanations are relevant in relation to the case of Cameroon especially if one tries to explain why enormous sums of money are devoted to education.

3.2.1 THE HUMAN CAPITAL THEORY

The human capital theory which analyses the economic value of education, seeks to explain the link between education and economic benefits. Central to the human capital theory is the idea that education is a process for the formation of human capital which increases an individual's productivity. The roots of the human capital theory can be traced back to Adam Smith (1776) who compared the value of educated labour with that of machines and articulated the concept of human capital in The Wealth of Nations. The notion of the human capital in economic analysis had been relegated to the background during the later part of the 19th and the early part of the 20th century until Schultz (1960) brought it back into the forefront of economic thought. After comparing the returns to investment in human capital and investment in physical capital, Schultz (1961) concluded that investment in human capital is more profitable than investment in physical capital.

Schultz (1961) argues that through education individuals acquire knowledge and

develop physical, social and psychological skills which increase their productive capabilities thereby creating capacities that are economically valuable in the labour market. Drawing an analogy from physical capital assets that generate future benefits, he therefore referred to these skills as capital, and to education of human beings as an investment in human capital.

The idea has been developed and further exploited through studies by other economists (Dennison, 1962; Weisbrod, 1962; and Becker, 1962; 1975) thus leading to the human capital theory. The growth of interest in this area particularly in the 1960s led Bowman (1966) to refer to the theory as " the human investment revolution in economic thought". In the human capital paradigm, education is looked upon not only as a form of consumption but also as an individually and socially productive investment whereby resources are committed to the development of human capacities with the expectations of future benefits. According to Schultz (1961), workers are seen as capitalists because their investment in acquiring knowledge and skills enables them to be more productive and earn more. The main assumption here being that higher earnings reflect higher productivity. He explained that investment in human capital does not only increase individual productivity but also lays the technical foundation for the type of labour force needed for economic growth. Investments in formal education, on the job training, health and nutrition are examples of human capital investments (Psacharopoulos and Woodhall, 1985).

Blaug (1972, p.27) on the basis of evidence from many countries, concludes that the higher an individual's educational attainment, the steeper the rise in earnings throughout the early phases of working life and usually, although not invariably, the

higher the starting salary. According to the human capital theory people with a higher level of education earn more because the cognitive or intellectual and technical skills they acquire through education makes them more productive than those with a lower level of education. Blaug (1972) explains this phenomenon by proposing that educated people earn higher wages because the useful skills they acquire through education are in scarce supply. Mincer (1984), attributes the differences in income amongst workers to the differences in the size of their human capital stock.

Writing on the economic value of education, Schultz (1963) has shown that the benefits of investments in human capital accrue both to individuals and also to the society in general. To society, the benefits include the provision of manpower, gains from educational research, increased productive capacities that encourage economic growth. Mincer (1984) goes on to distinguish between human capital as an embodiment of skills, and human capital as a source of new knowledge. As an embodiment of skills, an increase in human capital will in turn increase the marginal product of physical capital, thereby contributing to economic growth. As a source of new knowledge, an increase in human capital will lead to the discovery of new technology that will in turn enhance world wide economic growth. Weisbrod (1962) also presents an excellent discussion on the range of benefits that society gains from education.

To individuals, the benefits are found in their future and life time earnings as shown by the positive correlation between education and income. Higher levels of schooling also increases an individual's chances of finding a job in the labour market than his counterpart with a lower level of education. The reason as explained by the human capital theory being that the individual with a higher level of education is more productive

and more flexible in adapting to new job opportunities than his counterpart with less education (Cohn, 1979; Cohn and Geske, 1990).

The positive relationship between education and earnings as explained by the human capital theory has been criticised. Attention has been drawn to the fact that earnings are not an appropriate measure of a worker's productive capacities because employers often consider other skills like ability to tolerate others and work in a team (Little, 1980; Oxenham, 1980). Counter explanations have been put forth by critics in terms of the screening hypothesis, the job competition model, structuralist views and labour market segmentation theory. We shall briefly discuss each in turn.

3.2.2 THE SCREENING HYPOTHESIS

An alternative explanation for the relationship between a person's education and his life time earnings is given by the 'screening hypothesis'. Major proponents of the screening hypothesis (Berg, 1970; Arrow, 1973; Taubman and Wales, 1973), argue that education is linked to productivity but does not cause it as the human capital theory claims. In their view people are born with intellectual and social capabilities and education only sorts them according to these abilities. They explain that for employers to distinguish high from low ability workers, they use the workers' educational qualifications as a proxy for workers' abilities especially as it is the high ability students who perform well in the education system. Spence (1973) makes the point that even if their productivity is not discernible, people with higher qualifications earn more because they have the attributes that employers are looking for. Arrow (1973, p.2) describes the function of education by saying that

"education serves as a screening device, in that it sorts out individuals of differing abilities, thereby conveying information to the purchasers of labour"

Critics of the screening hypothesis (Layard and Pscharopoulos, 1974), indicate that if the signalling argument was true, employers would have sought less expensive ways of screening for workers' abilities and traits. They further argue that continuous higher incomes in relation to education throughout earning life contradicts the screening hypothesis because level of schooling is still considered to be important even during the period of employment. Psacharopoulos (1979) differentiates between the weak and strong versions of the screening hypothesis. The weak version maintains that employers do not have sufficient information about the employee's productivity and so they use educational qualifications as a proxy. The strong version on the other hand, holds that education has no direct effects on productivity. Psacharopoulos (1979) agrees with the weak version but rejects the strong version by contending that there is no evidence to support this claim especially as high educational qualification holders continue to earn high salaries throughout their working life even though employers would have had time to study their productive capacities.

A review of empirical studies carried out to test the screening hypothesis indicates that results have been mixed and inconclusive because there has been evidence of productivity enhancing attributes as well as effects of screening in the labour market (Taubman and Wales, 1973; Cohn and Geske, 1990)

3.2.3 STRUCTURALIST VIEWS

Structuralists like Bowles and Gintis (1976) admit that worker characteristics are

important but stress that education is only one of the determinants of wages. They go on to argue that it is more the structure of the society that enhances economic growth than education. According to this view education tends to maintain the status quo by reproducing the social order. The contribution of educational policies to growth is restricted by class relations and the role that the dominant groups impose on schooling (Bowles, 1980 p.207). In other words, education plays a class confirming role. Bowles identifies two functions of schooling: firstly as recruiter and secondly as gatekeeper.

As recruiters, schools increase a worker's productivity

"first by transmitting or reinforcing the values, expectations, beliefs, types of information, and modes of behaviour required both for the adequate performance on the job and for the smooth functioning of basic institutions such as the labour markets, and second, by developing technical and scientific skills necessary for efficient production" (ibid p.215)

As gatekeepers, schools give credentials that are used as job requirements hence a means of keeping out some people, even if the credentials they hold have no bearing on the job in question. Hurst (1981, p.121) shares this view by seeing education not as an instrument of development but as one of social exploitation and repression. To him it is an ideological state apparatus that is used by the ruling class to recruit some people and to indoctrinate the rejected masses to accept the political, social and economic order of the elite.

3.2.4 LABOUR MARKET SEGMENTATION THEORY

The labour market segmentation theory has also been used to challenge the human capital approach. The argument advanced is that the labour market is divided into segments and so the recruitment and wages in each segment are not according to personal characteristics as the human capital theory claims but rather according to the rules of the

segment they find themselves in. Carnoy (1980, p.31) describes these segments as the *primary independent* segment for people in professional, administrative and managerial jobs such as top executives, Doctors, Magistrates; the *primary routine* segment for production workers and the *secondary* segment which absorbs labourers such as security guards, houseboys, cooks, etc. According to the labour market segmentation theory, the effect of education works only in the primary segment of the labour market and not in the secondary segment.

3.2.5 JOB COMPETITION MODEL

Thurow (1977) explains the way the labour market operates by developing a model which carries the idea that in the labour market workers queue for jobs and workers compete for jobs. Those ahead of the queue are those who have attained high levels of education and so need less training. So if the number of highly qualified people in the labour market increases and there are no jobs for them, they will be forced to take up the jobs that could have been taken up by less qualified people. Those who are less qualified are then pushed further back in the queue and in the mean time the income differences between educational groups will remain the same.

Blaug (1976) sums all these explanations into three categories namely the economic, psychological and sociological. He does not see any major conflict between the explanations but seem to see the economic explanation by the human capital theory assimilating the other two. This point brings us to the hard core of the human capital rationale which is that

"people spend on themselves in diverse ways not for the sake of present enjoyment, but for the sake of future pecuniary and non-pecuniary returns" Blaug, 1976 p.829

The human capital rationale has often been used as justifications for individuals or society to invest in education rather than physical capital. Studies have applied cost-benefit analysis techniques to education, to measure the profitability of educational investments. Total costs of education are measured in terms of financial and opportunity costs and compared to benefits which are measured in terms of lifetime earnings. Analysis of educational costs and benefits otherwise known as rate of return analysis, reveal that education is highly profitable and returns to investment in education are higher than returns to investments in physical capital (Woodhall in Psacharopoulos, 1987a).

3.3 RATES OF RETURN

Rates-of-return studies using the human capital paradigm, have been carried out to measure the yield of investing in education in many developed and developing countries. Hough (1993) notes that there are many different methods of calculating rates of return but stresses that the underlying concepts are the same. Studies distinguish between returns to individuals designated as 'Private Returns' and returns to society designated as 'Social Returns'. A comparative survey of the social and private rates of return to education in 32 countries (Psacharopoulos, 1973), an updated analysis in 44 countries (Psacharopoulos, 1981) and a further updated analysis in 61 countries (Psacharopoulos, 1985) has revealed that:-

"The returns to primary education (whether social or private) are the highest among all educational levels.

The private returns are in excess of social returns, especially at the university level.

All rates of return to investment in education are well above the 10 percent common yard stick of the opportunity cost of capital

The returns to education in developing countries are higher relative to the corresponding returns in more advanced countries" (Psacharopoulos, 1981 p.326).

These findings have implications for the financing of education. Psacharopoulos and Woodhall (1985) have made reference to a number of such implications. Firstly, the evidence that education is socially and privately profitable indicates that the costs of education need to be shared by the government and families. Secondly, high social rates of return to primary education, indicate that top priority for public educational spending should be directed to this level. Finally, the huge difference between high private rates of return and low social rates of return for higher education, as shown on Table 3.1 below, suggests that part of the cost burden for this level be shifted from the state to private individuals. These have also guided World Bank policy recommendations to developing countries in general (World Bank 1986) and Sub-Saharan Africa in particular (World Bank, 1988).

A review of rates-of-return studies reveals that many recent studies have been carried out in developing countries that still confirmed the above findings (Hough, 1993). In Africa, recent rates-of return studies have been carried out in Botswana (Hinchcliff, 1990); Ivory Coast (Grootaert, 1990); Kenya and Tanzania (Knight and Sabot, 1990) and Cameroon (Tafah, 1989). Table 3.1 shows returns to investment in education in developing regions. These studies have shown that the benefits of education outweigh the costs (direct and forgone). A global review of the private rate of return to education in developing countries led Psacharopoulos and Woodhall (1985, p.119) to conclude that education is a highly productive investment. They note that

"For the individual student or family, education is usually a highly profitable personal investment. The expected benefits more than compensates for the burden of high costs, including earnings forgone"

TABLE 3.1 RATE OF RETURNS TO INVESTMENT IN EDUCATION BY LEVEL AND REGIONS (%)

REGION	SOCIAL			PRIVATE		
	PRIMARY	SECONDARY	HIGHER	PRIMARY	SECONDARY	HIGHER
AFRICA	26	17	13	45	26	32
ASIA	27	15	13	31	15	18
LATIN AMERICA	26	18	16	32	23	23

(Source: Psacharopoulos (1985): 'Returns to Education: A Further International Update and Implications')

Rate-of-return findings have served as useful guide for decision making to governments. The decision for a government to spend scarce resources on a project often depend on the results of cost-benefit analysis. Policy makers often use these as guides to decide on ways to allocate resources. Recent World Bank policy recommendations to developing countries have been based on rate-of return findings (World Bank 1986, 1988). Even though families or individuals do not carry out any complex rates-of return calculations, they are constantly comparing the costs and benefits in order to guide household decisions. For example the decision to send a child to school depends on the family weighing the costs to be incurred and the perceived benefits. If the benefits outweigh the costs then the decision is positive.

Assertions from rate of return studies have been strongly criticised by some economists. Criticisms have centred around the fact that earnings do not accurately measure productivity, externalities are not captured, and that the non-wage sector of the economy is often excluded (Psacharopoulos and Woodhall, 1985). Tsang (1988) has also identified some problems such as the reliance on past conditions which may not necessarily reflect future conditions; the use of cross sectional data instead of longitudinal

data, the assumption that labour markets are competitive, and the use^{of} data on quantity of schooling without data on quality which relates to school effectiveness.

With particular reference to World Bank recommendations to developing countries, Leslie (1990) argues that rate-of return studies are flawed and unsuitable to inform policy decisions. He points to the fact that rate-of return studies are fraught with validity problems, and are more sensitive to costs than benefits variations. He concluded by noting that if all the flaws were corrected, rates-of return to education would be higher than is presently represented. Consequently this would necessitate increased public allocations to various levels of education.

Colclough (1993) has also pointed out that data on educational costs and benefits especially on wages and lifetime earnings are inadequate and unreliable. He argues that even if the rate of return figures were to be accepted they only refer to past conditions. He goes on to remark that because of dynamic changes taking place in educational costs, economic and employment conditions, rate of return figures are not reliable predictors of future rates of return.

However, Psacharopoulos and Woodhall (1985) suggest that even though rate-of-return studies are not numerically accurate they can be useful in ranking investment alternatives. This view is supported by McGavin (1991) who notes that

"Rates of return are not precise results. Their policy purpose is to indicate desirable directions of policy change" (McGavin, 1991 p.219)

Economic theories as discussed above have so far thrown some light on the profitability of the different levels of education. One issue that these theories have been

unable to address, is the proportion of costs that should be borne by the society and the individual. From a purely economic perspective, since education is beneficial to individuals as well as to the society in general, costs must ultimately be shared between them.

Having discussed economic theories, one may be tempted to think that the financing of education is a purely economic or technical issue. This is far from the point because political ideologies also have a great influence on what goes on. The next section will review literature on the different political theories, which will demonstrate that the financing of education is not only an economic issue but also a political one.

3.4 POLITICAL THEORIES OF SOCIETY

Education does not exist in isolation but is a part within the political system. What goes on in education is often influenced by the political, ideological and socio-economic context in which the system operates (Levin and Carnoy, 1976). The debate about the most appropriate organizational context for the optimal production and allocation of education has concentrated on whether efficiency can be achieved more significantly through the market or through the state. Equity which concerns social justice and distributional fairness has also been an important objective for most societies. The balance between the objectives of efficiency and equity is mainly an ideological issue in any society. Three main perspectives represented by libertarian, liberal and collectivist theories have influenced the balance between efficiency and equity to different degrees and at different times. Barr (1987) has summarised these views in terms of their focus on the importance of the individual, the nature of human liberty, the role of the state and the

functioning of the market. The summary also represents alternate views about social justice. The first theory to be considered is the libertarian theory.

3.4.1 LIBERTARIAN THEORY.

The libertarian theory adopts a laissez-faire ideology where society is analyzed in terms of individual members and much emphasis is laid on individual freedom. Freedom here is loosely defined as the absence of coercion or restraint (political liberty, freedom of speech, and economic freedom). The free market is considered to be the most beneficial way by which goods and services can be produced and distributed because it is efficient and individual freedom is protected. Libertarians agree on general principles but split into two groups when it comes to the role of government in the distribution of goods and services. Natural right libertarians believe that everyone has a right to his property or wealth which should be completely out of government control. They completely reject government intervention and argue that it is morally wrong. They consider taxation as a form of theft (Nozick, 1974).

Empirical libertarians on the other hand argue that government intervention will reduce the total welfare of society because the subjugation of individuals under government control undermines individual liberty. Hayek (1960) asserts that it is fruitless to pursue social justice through government intervention. To him, something is just or unjust if it has been caused by the action or inaction of somebody. Allocation of goods and services via the market cannot be judged in terms of justice because the market is impersonal. This group of libertarians however concede that some form of taxation is necessary for the provision of a few services such as defence and the maintenance of law

and order which cannot be supplied by the market. Another variant of the libertarian theory is the liberal theory.

3.4.2 LIBERAL THEORY.

This theory analyses society in terms of its individual members and emphasises individual liberties which go beyond the Libertarian definition to include economic security or need. It accepts markets for the efficient allocation of services, but deems it necessary for the government to intervene when the market fails so as to protect the security of all members of the society. For example, the market can fail to meet individual need when some individuals (wealthy and in powerful positions) are favoured in comparison to the disadvantaged (poor). In such circumstances a conflict arises between the need to protect the economic security of some individuals and the efficiency and liberty that the market guarantees. Taxation and income redistribution therefore become important policy tools which are used with reference to their effects on the trade off between efficiency and equity.

This trade off is made clear by Utilitarian Liberals who aim at redistributing goods and services so as to maximize the total welfare of society. Though maximization includes efficiency and equity in the provision and allocation of goods, priority is given to efficiency.

Another view is held by Liberals led by Rawls (1972), who consider equity and social justice to be the main aims of society whereby the needs of the worse off are well cared for. Their policies are guided by three main principles. Firstly, there is the 'liberty'

principle which states that

"each person is to have an equal right to the most extensive basic liberty compatible with a similar liberty for others" (Rawls, 1972, p.60).

Secondly, there is the difference principle which states that

"social and economic inequalities are to be arranged so that they are both (a) to the greatest benefit of the least advantaged and (b) attached to offices and positions open to all under condition of fair equality of opportunity" (Rawls, 1972 p.83).

In order to avoid any conflict between the two principles, a third principle, otherwise known as the 'priority' principle, gives the Liberty principle priority over the difference principle. In the difference principle, (b) has priority over (a). Overall these principles imply that goods

"are to be distributed equally unless an unequal distribution of any or all of these goods is to the advantage of the least favoured" (Rawls, 1972, p.303).

From the above, the Liberal theory accepts the distributive role of government as legitimate. While the above theories focus on the individual, the collectivist theory is more concerned with group interests.

3.4.3 COLLECTIVIST THEORY.

Collectivists analyze society in terms of groups rather than individuals. Collectivist policies are based on three main goals, namely, equality, freedom and fraternity. The concept of freedom includes equality and economic security which underlies their view of social justice and their rejection of allocation through the market. They argue that inequality results in a free market as distribution would be always unequal. Fraternity to them is important as it emphasises co-operation rather than competition, the good of the community rather than individual good, duty rather than right, altruism rather than

self-help (George & Wilding, 1976, p.66). Collectivists are in favour of government intervention in the provision and allocation of goods and services, because equal opportunity will be accorded to all members of the society in the distribution process. The magnitude of government intervention causes a split among collectivists into two main groups. The '*fundamentalists*' represented by Marxists, who argue that the market system causes conflict between social classes, and so they favour total government intervention. On the other hand, the '*revisionists*' represented by socialists believe that the market system can be used to achieve their goals. Hence they are in favour of a mixed situation where the market and government intervention co-exist, with the government playing a more active role in the distribution of goods.

From the above elements one can clearly see that social justice has no definite meaning. It depends greatly on the society under discussion. For instance, in a purely market economy, the definition of social justice will be based on rights, whereas in collectivist societies, it will be based on need.

Implicit in the theories of society are assumptions about the way that people will behave, and the influence that their behaviour will have on the balance between efficiency and equity. Libertarians are at one extreme end assuming that individual decisions are based on self interest and the achievement of efficiency. Collectivists are at the opposite extreme stressing equity as the underlying principle of decision making. In between are the Liberals, who are concerned with efficiency and equity principle to various degrees. Utilitarian Liberals, for instance, are more towards a self interested behaviour promoted by empirical Libertarians, whereas Rawlsian liberals are more towards the altruistic behaviours promoted by collectivists. The difference in emphasis between efficiency and

equity, is therefore reflected by the differences in social concern. If the social concern is for individuals, efficiency judgements will be valued. In contrast if the social concern is altruism, then equity will be valued. The establishment of government or public schools has been based on concerns for equity where disadvantaged individuals are taken care of. This view is further illustrated by the driving philosophy of public education in Cameroon, earlier referred to in Chapter one.

Having discussed the different economic and social theories that may influence educational financing, let us now examine educational financing and provision. Some arguments have been advanced to support the case for educational cost-sharing particularly as concerns the role of government and individuals in financing education. However, a highly controversial area that has been fiercely debated, is the role of government in the provision of education. These issues will be discussed in the section that follows.

3.5 FINANCING AND PROVISION OF EDUCATION.

In the contemporary world, one of the striking characteristics in the practice of education is the extent to which governments have become involved in the funding and control of education. The role of government and private individuals in the financing and provision of education is an issue that has been highly debated for many years. This debate has intensified in recent years particularly in discussions concerning developing countries following recent developments in their education systems such as increasing demand and declining availability of resources. It is claimed that the burden for educational provision borne by the government has reached unprecedented levels and the possibilities of further increases are close to zero (Diambomba, 1992). Questions are being

asked whether governments should provide subsidies or operate schools, whether free tuition for all is equitable, whether it is more efficient to provide education through the market or through the use of general taxes, and whether subsidies should be given directly to individuals or given directly to institutions.

From the above questions one can assume that there is some general agreement that governments should play a role in the financing of education, but the point of contention is what the role should be and how it should be carried out? The debate therefore is not whether government should contribute towards financing education but rather whether government should provide education by operating schools. Another important issue concerns what responsibility private individuals should assume in the financing of schools and higher education institutions.

Concerning educational provision, questions have even been asked whether there are special characteristics distinguishing education from other necessities like food or clothes distributed through the market (Le Grande and Robinson, 1984). These questions have been the focus of debates concerning the role of government and the role of markets in the provision of education. On the one hand, Dennison (1984) argues that education is not different from other economic goods and services and so should be allocated through market mechanisms as other goods and services. On the other hand, the argument is that education is different and so it is necessary that market mechanisms should be modified or replaced when it is being provided. Another perspective of the arguments advanced has been linked to achieving the objectives of economic efficiency and equity.

Mace (1986) briefly defines economic efficiency as the maximization of output for

any given level of inputs and he defines equity as a fair distribution of what is produced. Since the achievement of both objectives is important, the arguments in the debate try to justify the extent to which either the government or the market achieves them. Before we go on to the debate, let us briefly examine the concepts of efficiency and equity, and then move on to what a market is and how it works.

3.5.1 EFFICIENCY

This refers to the relationship between input and output, where a desired mix of output is maximized for a given level of input (Coombs and Hallak, 1987). This relationship can be analyzed from different perspectives. If efficiency is specified in terms of physical quantities, then we are referring to technical efficiency but if we include a monetary measure into the definition, then we are referring to economic efficiency. Economic efficiency which is used interchangeably with Pareto efficiency, Pareto optimality or allocative efficiency, concerns reduction of waste or the appropriate use of existing resources to produce maximum output (Woodhall in Psacharopoulos, 1987a). Barr (1987) specifies that other things being equal, the optimal quantity of any good is the quantity at which the value that society places on its marginal unit is equal to its marginal social cost. In other words allocation is optimal or efficient when prices indicate what consumers want, and the producers are able to satisfy those wants. In such a situation, reallocation can make one individual better off without harming the other individual.

This equilibrium situation can only be reached on condition that efficiency in production, efficiency in product mix and efficiency in consumption hold concurrently.

Efficiency in education can also be analyzed from either internal or an external perspective. External efficiency is a measure of the extent to which education meets the needs of society whereas internal efficiency is a measure of how well a system or institution achieves its stated goals - producing the desired output with minimum cost which is akin to economic efficiency (Psacharopoulos and Woodhall, 1985).

3.5.2 EQUITY

Equity is concerned with the justice with which burdens and benefits are distributed. It is often related to perceived judgements about rights which differ from one society to another because of different moral and philosophical principles as we reviewed above in section 3.5. McMahon and Geske (1982) have identified three types of equity namely - horizontal, vertical and inter-generational. Horizontal equity is the equal treatment of equals. For example spending the same amount of money per pupil for all pupils aged ten (using age to classify the pupils), or for all girls (using gender to classify the pupils). Vertical equity refers to the unequal treatment of unequal people. For example, giving more subsidies to the poor than to the rich. Inter-generational equity is midway between the horizontal and vertical equity. It involves making sure that the inequalities in one generation are not carried over to the next generation.

Alexander (1982) looks at equity from a hierarchical perspective. Examined in ascending order, he locates commutative equity at the lowest level. In this type of equity, services are distributed as they are, through market mechanisms and there is no need for government intervention. At the second level, equality of fiscal resources is considered. Equity at this level entails equalization of resources. The third level is restitution where

remedial action is justified to reduce inequalities. The highest level of equity otherwise called positivism requires that governments act positively to correct inherent or innate disadvantages and disparities amongst individuals. The suggestion here is that government has an obligation to assist the disadvantaged, even if their position is not the result of government action.

From these explanations of equity it appears the concept equity has no fixed meaning. It is for this reason that Psacharopoulos and Woodhall, (1985) caution that when it comes to making judgements about equity, care must be taken to classify populations and that the terms of measurement must be clearly defined.

3.5.3 MARKETS

Stanlake (1976) defines a market as:

"Any effective arrangement for bringing buyers and sellers into contact with one another...the forces of supply acting through the sellers and the forces of demand acting through the buyers, determine the market price."p.143-144

From the definition above one main characteristic of the market is the price mechanism. In terms of demand, price is a measure of value a buyer attaches to the good or service and how much income can be sacrificed in order to obtain it. For example the higher a good or service is valued, the more income the buyer becomes willing to give up for it. In terms of supply, price indicates the strength of the buyer's value to the seller.

If the price mechanism is allowed to operate freely without constraints in a market context, the pattern of allocation and distribution will be optimal. This is so because in

a market, information about consumer preferences and the value of their preferences is conveyed to the producers, who are then motivated to produce what is highly valued by the consumers. It is in their best interest to produce the good or service efficiently by using minimum costs so as to maximize benefits. Hence in a market situation there would be competition amongst producers and consumers would make choices. Both producers and consumers are therefore controlled by invisible market forces (Barr, 1987).

The *Invisible hand theorem* claims that allocation through the market is efficient because it happens automatically without any need for controlled decision making or deliberate planning. This claim is made in contrast to non-market systems which need that some conscious decisions are made concerning what is allocated, for whom, when, where and how much, which might entail bias. However the 'invisible hand theorem' can only ensure efficient allocation through the market on condition that all the following conditions namely - perfect competition, perfect information and no externalities hold. In which a case there will be no economic justification for intervention in the provision of a good or service (Barr,1987). In a situation where any of the conditions are absent or contravened in any way, market failure would occur, resulting in inefficient market equilibrium that would necessitate intervention. In conclusion prices are very important in the functioning of markets which are characterised by the interaction of consumers and producers whose roles are described with reference to choice and competition respectively.

Having discussed the meaning of the concepts of efficiency, equity and markets, the next section will examine why governments intervene in the financing of education

3.6 THE CASE FOR GOVERNMENT FINANCING IN EDUCATION

By its very nature, education has the discerning characteristic that it has both consumption and investment elements. The main reasons justifying the use of public funds for education have generally centred around benefits of education to society, equality of opportunity and income redistribution (Williams, 1973; Zymelman, 1973; Psacharopoulos and Woodhall, 1985).

The first argument for the use of public funds to finance education is based on the fact that education possesses externalities. It produces and extends benefits beyond the internal values obtained by the recipients. In other words, it does not only benefit the individual who receives it but some benefits extend to the society in general. Such extended benefits include crime reduction, improvement of nutrition and health standards, improvement of community life by increased social cohesion, thereby serving as a way of integrating and uniting people of different cultures and origins (Psacharopoulos and Woodhall, 1985). Another social benefit is that parents may also pass good moral values on to their children by virtue of their education. As the rates of return figures in Table 3.1 show, social benefits can be quite high. If the financing of education is left only to private individuals, people will be at liberty to purchase the amount of education they desire. If this is the case then the amount of education that would be consumed would be below the standards that society needs. Consequently, in order to prevent under-investment and ensure that the optimal amount of education is consumed, the government has to intervene by subsidizing the cost of education.

The second argument, based on the principle of equity or social justice, is that the

use of public funds to finance education has important implications for the equalization of access to education. Society is made up of rich and poor people. It is believed that prices would discriminate against the poor. If education is provided at full cost to individuals, then the poor who cannot afford the money to pay will be excluded. It is also believed that, public financing will equalize access by removing any barriers that prices might create. Taking this point further, if the poor are unable to gain access to education because of their inability to pay, and education increases the earning power of those who receive it, as it were, then income inequalities that exist in societies will persist from generation to generation.

The third reason is related to economies of scale. It is believed that public financing will result in the provision of education on a larger scale than private financing. Moreover, as a result of scale economies, the costs of educational materials and equipment would be lower if they are bought in large quantities than if they were bought in small quantities (Colclough, 1993). Psacharopoulos and Woodhall (1985) however point to the fact that even though there is evidence of economies of scale in education, differences in costs do not seem to be related to financial sources.

The foregoing arguments support the case for sharing the cost of education between the government and private individuals. They do not in any case insinuate that total costs of education should be borne by the government alone (Psacharopoulos and Woodhall, 1985). This leads us to the question of where to draw the line between the price of education to be charged the recipient of education and the price that the society should pay.

The direct price charged the recipient has implications for the demand for education and the distribution of educational opportunities. The price that society pays has implications for the supply of educational services. On the one hand if the cost of education is too high, then only those who can afford will participate. On the other hand, if education is provided at little or no cost to the recipient demand for the service would be limitless and problems of inadequate finance would sooner or later emerge as public funds for education would certainly be limited. If resources are inadequate, rationing strategies would come into play and the tendency would be for the service to be supplied only to a portion of the population and the likelihood is that some people particularly those in the disadvantaged groups such as the poor or those in rural areas would be the ones to suffer most.

Consequently, there needs to be a balance between public and private financing that is optimal. Jallade (1973) advises that since conditions are different in countries, the right balance would depend on experimenting and analyzing different combinations of public and private financing.

3.7 PUBLIC VERSUS PRIVATE PROVISION OF EDUCATION.

There has been fierce debate on how best to allocate or distribute education and the present economic situation in many countries has helped to intensify it. The issue of the debate is not about whether or not the government should participate in the financing of educational services because in the literature almost everybody seems to agree that public funds should be used in financing education. The main point of disagreement is what role government should play in the financing and provision of education. That is the

balance between public and private finance and the way the funds are distributed.

Should government intervene by providing funds for education or should government go further to operate and run schools? If government should provide funds, should they be given to individuals or to institutions? What is the best way to distribute public funds - cash payments, loans, tax reductions or vouchers? (Cohn and Geske, 1990). All these questions have been raised in the debate. Arguments in the debate have been advanced in the light of considerations of the nature of education, and whether it possesses characteristics which imply that it should be rationed using the price mechanism or some other criteria. This section will examine the arguments for and against public provision.

Many reasons have been advanced as to why leaving the provision of education to the market would result in sub-optimal allocation of the service to society. Colclough (1993) argues that education is a merit good which might be under supplied if left to market provision because recipients would be unaware of all the great benefits of education. It has also been argued that if education is provided through markets alone the social demands of efficiency and equity will not be satisfied thus leading to 'market failure'. The main causes of market failures of the education market have been widely discussed in the literature. Some of the prominent ones include externalities, consumer ignorance about the quality or price of the service (Maynard, 1975), monopoly and economies of scale (Dennison, 1984). In addition to the market failure argument, there are also reasons which include equality of opportunity, social cohesion (Cohn, 1979; Cohn and Geske, 1990) common values and the protection of minors (Peacock and Wiseman, 1964; Blaug, 1970; West, 1968; 1970; Woodhall, 1972)

Another argument in favour of public provision is based on the fact that public provision will enhance national unity especially as those who pass through publicly provided education will acquire the same values that will help unite the nation (Cohn, 1979; Cohn and Geske, 1990). While this might be possible, Roth (1987) argues that the provision of the same kind of education through public agencies can cause conflicts and reluctance from minority groups who might want special education for their children in fear of losing their cultural identity. The conflicts between minority Anglophones and majority Francophones over the harmonisation of their education systems in Cameroon as was noted in Chapter 2, is a case in point.

Equality of opportunity is one of the forceful arguments advanced in favour of public provision. It is based on the premise that the cost of education is beyond the means of poor families. Proponents of public provision argue that if education is provided through the market mechanisms, the poor would be excluded from participating. Public provision they argue, would ensure equal opportunities both to the rich and the poor (Klees 1984; Colclough, 1993). Roth (1987) disagrees with this view and argues that public provision of education is not the best way to help poor families. He explains that because education in public schools cannot be open to everyone, selection criteria such as entrance examinations are often used. Children from well to do families who have better learning facilities at home tend to perform better in these examination and occupy available public school places than children from poor families. If the families of these poor children can mobilise the fees charged in private schools then the children can continue; if not then they have no chance to further their education. Roth (1987) therefore argues that the government can provide finances in the form of scholarships and grants to help the poor than providing education publicly. Similar views are held by Jimenez

(1987; 1990) and World Bank (1986; 1988).

The protection of minors argument holds that children particularly those in primary and secondary schools are incapable of making rational decisions for themselves, and so their parents have to make such decisions. In order to protect the children from wrong parental decisions about schools, government has to provide the right standard of schools. In other words the argument is that parents are incompetent of making decisions for their children. Colclough (1993) extends the protection of minors argument, in relation to the costs and benefits of education. He argues that since only some of the benefits of education accrue to parents, they might under-invest in their children's education notwithstanding any high economic returns that education may bring to the children.

West (1970) argues that parents are competent and are actually in a better position to make the right educational decisions and choices for their children than officials representing the government. Sugarman (1980) supports this view and extends it by arguing that there is no consensus about what the proper goals and means of education should be. For example some parents might insist on strict discipline while others might prefer a more *laissez faire* atmosphere. To him parental choice is most important because parents care about their children and know more about their personality than any outsider. Roth (1987) contends further, that the protection of minors argument is weak on the grounds that it does not only apply to education, but also to other services provided to people who are unable to make decisions for themselves, such as the old, the sick and the disabled. He argues that the fact that society has a moral responsibility to ensure that the needs of the vulnerable are met does not necessarily imply that provision of services should be public.

Opponents of public provision, advocate greater role for the market mechanism in allocating educational services, and a much reduced role for the government. For example, advocates of vouchers for education, (Peacock and Wiseman, 1964; West, 1965; Woodhall, 1972; Maynard, 1975), often refer to the role of prices and markets in signalling consumer preferences and providing information on the efficiency of the services provided. They draw their arguments very much from the way markets operate. For example in a market, on the side of demand, consumers make choices and what they buy is what they like, and which is also a reflection of the value the consumer attaches to the good or service (Glennerster, 1992). On the supply side, in a market there is competition amongst producers, each one striving to produce what is highly valued by the consumers. Consequently, both producers and consumers are controlled automatically by prices and invisible market forces to reach a state of equilibrium (Barr, 1987). The effect of prices has also been used by Jimenez (1987) who argues that when services are not priced, potential demand is limitless. Since resources are limited, some other forms of rationing comes into play. The most common consequence is that people will begin to gain access to the service based on status or personal connections.

Some of the advocates of the market mechanism (West, 1970; Dennison, 1984; Birdsall and James, 1990) claim that in the absence of markets, resource allocation depends on administrative and political decisions which are often influenced by pressure groups who are constantly struggling for vested interests. Mueller (1989) represents this view as public choice theory. Glennerster, (1993) notes the argument advanced by advocates of public choice theory like Bocherding, (1977), who asserts that public spending on the education sector is driven up by bureaucrats and public sector workers, who have access to government funds and are able to manipulate them to increase rewards

for themselves without commensurate productivity gains. Still concerning the weaknesses of public provision, Birdsall and James (1990) maintain that decision makers are more concerned with staying in power and so would tend to reward those who vote for them. As a result some people will be favoured more than others. They also point to the fact that the lack of competition in publicly provided services results in wastage and lack of accountability and responsiveness to consumers demands.

Taking cognizance of the fact that, in an education market, equilibrium cannot be achieved because of market failures, advocates of market mechanisms recommend that government intervention should be limited to funding and market forces should then be allowed to operate. Educational institutions should compete and customers should be allowed to choose between services (Glennester, 1993). A renowned example of how a publicly financed education market could operate, is the *voucher system* proposed by Friedman (1962). In this system, each person is given a non transferable voucher to be used to buy education from amongst competing schools which would depend on these vouchers for their income. The voucher system has raised much controversy and debate in the literature but for our purposes those will not be treated here.

From the ensuing arguments Colclough (1993) notes that there is a trade off between equity and efficiency. From an equity perspective, markets would tend to reinforce existing patterns and worsen inequalities by allocating education according to ability to pay. Allocation through the market would undermine the positions of those who are least able to pay. Pursuing the goals of equity would mean counterbalancing inequalities which can be done by public means either by favouring low income groups or taxing high income groups more than low income groups. Contrary to this view,

Birdsall and James (1990) contend that there is no trade off between efficiency and equity. They maintain that public provision is inefficient because it is inequitable and to them, market allocation would promote equity and efficiency. From an efficiency perspective, the argument is that public allocation is inefficient because of 'government failures' caused by bureaucracy, corruption and bias(Cohn and Geske, 1990).

From the foregoing discussion it is evident that neither the market nor public allocation in isolation can satisfy both efficiency and equity criteria. Glennerster (1993) suggests quasi-markets for education where there is a mix of market and non market methods. Roth (1987) suggests that both the government and private sectors have a big role to play in education. Government intervention could be limited to the supply of finances and regulation. Governments should provide policies on issues such as making education compulsory for every child, ensuring that schools provide the required standards of education. If education can be provided by competent bodies then it is absolutely unnecessary for governments to operate schools.

In the real world neither a completely market nor a totally socialized system of education exists. Mixed systems exist which involve different degrees of government intervention and reflecting different balances between efficiency and equity. Since practice strengthens theory in policy-making, and the realities of scarce resources and unequal distribution of income are recognised, it would seem necessary to examine the specific form of government intervention that is appropriate for a particular period in a particular country so as to minimize additional undesirable effects.

3.8 CONCLUSION

In this chapter economic theories, political ideologies and concepts that relate to the financing of education have been reviewed. Emerging from the literature is the indication that from an economic or human capital perspective individuals benefit from education as revealed by higher earnings or other non-pecuniary advantages. The society or public also benefits as shown by economic growth. Therefore private individuals as well as the government representing society, would be willing to finance education which they consider to be an investment for future benefits. The above arguments support the view that the costs of education be shared between those who benefit from education. The debate about public and private financing demonstrates that those who are in favour of public financing seem to discern many social benefits of education, whereas those in favour of private financing see few social benefits especially at higher levels.

From a political perspective, one notes that the dominant political ideology affects the apportioning of educational costs. Collectivists tend to be inclined towards a larger public sector and would favour a higher proportion of public costs. Libertarians would favour a smaller public sector and a market oriented apportioning of costs. The influence of the dominant political orientations of Cameroon as discussed in chapter two above is a typical case in point. Answers to the question of who should pay for education have been provided by the economic and political positions reviewed, but Johnstone (1986) adds a third dimension which is culture. He registers that policy instruments for sharing the costs of education must take cultural traditions and beliefs into consideration. It is therefore worth noting that economic, political and cultural perspectives play important roles, but none of them in isolation can solve the problem. This implies that the cultural

traditions of the people of the people in the North West province of Cameroon as reviewed in chapter two above need to be taken into account in the context of the present study. In light of the theories behind educational financing, it is important to find out what is happening in developing countries given the haphazard picture between public and private sectors. What are the problems? What are the solutions? The next chapter will address these issues.

CHAPTER FOUR

FROM THEORY TO PRACTICE: FINANCING EDUCATION IN DEVELOPING COUNTRIES.

4.1 INTRODUCTION.

Following the ‘birth’ of the human capital theory, when Schultz (1961) had strongly spoken about the role of education in the improvement of human capacities, and the enhancement of socio-economic development, education became a priority sector in most developing countries. This priority was also reinforced by the consideration on the part of many governments that, education is a basic human right.

Education planners and policy makers made efforts, to improve access to educational services in rural and peri-urban poor areas, where a large part of the population are found. To achieve their goals, education was liberalized, and efforts were made to reduce private expenditure which had been thought to be a deterrent to the poor. The percentage of public expenditure allocated to education increased constantly from the 1960s up to the early 1980s. By the mid 1980s, the trend of economic growth in many developing countries, especially those in Sub-Saharan Africa, stagnated. According to statistical figures, Africa’s average Gross National Product per capita, shrank in the 1980s barely to over the 1967 level (World Bank, 1989).

As the recession grew deeper, a decrease in the proportion of GNP devoted to education in many developing countries was observed (Eicher, 1984; Coombs, 1985;

Psacharopoulos and Woodhall, 1985; Lewin, 1987). In Cameroon for example, education expenditure as a percentage of total national expenditure decreased from 22.7% in 1975 to 20.6% in 1980 (See Table 4.3). This caused huge resource gaps, that resulted in educational planners and policy makers being confronted with the seemingly hard to solve problem of reconciling conflicting pressures and trends. On the one hand, there are pressures for increased spending on education, brought about by increased demand for education probably due to increasing population growth rate. On the other hand, the poor economic situation in most developing countries, has necessitated a call from international lending agencies (World Bank and International Monetary Fund), for a reduction in public spending on services.

The crisis is further exacerbated by the difficulties of shifting resources from established programmes (Jallade, 1973) and the lack of incentives for providers and consumers of education to improve the ways in which scarce resources are used. As governments of most developing countries are increasingly becoming unable to meet their financial commitments to the education sector, a sense of urgency to look for solutions began to emerge in recent years. In the case of Cameroon the urgency is accelerated by the mismatch between education policy, planning and implementation. The government's task is compounded further by the Anglophone/Francophone divide which adds a political dimension to every educational issue that needs resolution. Increasing attention is however being focused on ways of bridging the resource gaps between what the governments have and what the education sector needs. In other words, ways are being sought to transfer some educational costs away from public expenditure budgets to those who are being educated.

This chapter is concerned with reviewing the literature on the financing of education in developing countries in order to identify the problems and strategies that have been proposed to solve them. An attempt will also be made to indicate the likely implications of the different strategies proposed. The chapter is divided into three main parts. The first part will highlight the different modes of educational financing , taking into consideration the sources of finance, the organisation of education systems and the various financing systems. The second part will attempt to present an overview of the education financing developments in developing countries with the intention of gaining insight into the antecedents of the current problems. Finally in the third part an analysis will be made of the different strategies that have been proposed as possible solutions to current problems.

4.2. METHODS OF EDUCATIONAL FINANCING.

When considering the feasibility or desirability of adopting any financing approach it is important to understand the principal sources of finance and financing mechanisms that exist, as well as the political and social background of the country in question. Woodhall (1972, p.106) makes this point when she notes that

"The question of whether new sources of finance are desirable or feasible, in the future, is much more controversial and involves value judgements about the political and social implications of alternative methods of raising funds, the effects of different financing systems and the quality and control of educational institutions, and the consequences of new ways of paying for education, for the distribution of income or educational opportunity."

The purpose of this section is to identify the different sources of finance and the likely implications of generating resources from them. An attempt would also be made to review the range of financing methods in terms of who pays. Finances for education

could come only from one source, or from a combination of sources. Conventionally the various sources of finance have been classified in the literature either as public or private. The same approach will be used in this review.

4.2.1 SOURCES OF FINANCE

4.2.1.1 PUBLIC SOURCES OF FINANCE.

Public finance for education, comes either from internal or external sources (Zymelman, 1973). Internal sources include, public revenues derived from taxes on income, business transactions, and profits; custom and excise duties on exports and imports; national or state lotteries and special taxes earmarked for education. A portion of these revenues are allocated to the education sector. General taxes can sometimes be unreliable, especially when budgeted funds are not matched by the public funds available. This is a common occurrence in developing countries, including Cameroon (Rideout, 1983). In some countries, taxes may be earmarked specifically for education. For example in Brazil and Colombia, firms pay special taxes that are earmarked for financing professional training (Tibi, 1989). Revenue from lotteries, can also be earmarked for the financing of education. The problem with earmarked taxes is that they can be regressive, if they are levied on commodities that are consumed by everybody not withstanding economic status, for example, foodstuff. They can also be regressive in the case of lotteries, which are largely supported by the poor who often believe that they can be lucky. However they can be progressive if such taxes are imposed on luxury goods, that are purchased mainly by the more affluent in society. The advantage with earmarked taxes as a source of finance is that the tax is visibly assigned to priority funding of certain programs. The disadvantage is that the yield is not very high hence it is not usually a

major but rather a supplementary source of finance for education.

External sources include bilateral or multilateral loans payable over some period of time, and grants. Loans have been used typically for investment projects such as the building of college or university campuses. It was much easier in the early years of independence for developing countries to get financial aid for education from donor agencies abroad, but it is now becoming increasingly difficult. For example transfers of funds as loans to Africa declined from \$8.6 billion (U.S) in 1978 to \$5.4 billion (U.S) in 1985. Within the same period the decrease in loans to Latin America was from \$4.9 billion to \$3.9 billion (Sanyal, 1991). Moreover, donors or international funding agencies prefer to fund capital projects or give technical assistance in the form of personnel, rather than provide for recurrent costs. Discussing aid to education in Cameroon, Njeuma (1986, p.143) noted that

" ...substantially increased financial resources are needed to maintain present standards in education which are far from satisfactory. The indications are that African countries will have to depend largely on their own resources to finance education...."

With this scenario, governments are more than ever, left with the option of turning to their internal sources such as revenue from general taxation and private financing methods. Although external loans have been useful in helping to develop and expand the infrastructures of education systems in many developing countries, loans usually come with extra costs in the form of interest. Excessive reliance on loans in the past, is causing excessive debt repayment problems in the present, for many countries.

4.2.1.2 PRIVATE SOURCES OF FINANCE.

Private finance could be classified under three main sources namely, voluntary contributions, community contributions and direct obligatory household contributions in the form of fees and other expenditure for schooling.

Charity or voluntary contributions can come in the form of financial support or donations in kind, in the form of personal services, equipment or supplies. These contributions have played an important role in the financing of education and are still major sources of finance for schools in developing countries. Some authors (Igwe, 1986; Kaluba, 1988; Bray and Lillis, 1988) have noted that voluntary contributions may originate from several sources. For example, commercial organizations such as the Brooke Bond Tea company in Kenya, and the Zambia Consolidated Mines Limited, are known to have made huge contributions towards building schools in these countries (Bray and Lillis, 1988). Wealthy families, and philanthropic groups like the Lion and Rotary Clubs have also made financial donations to schools. Religious organizations, Village Development Associations, alumni or ex-student associations are also well known sources of voluntary contributions. The problem with depending very much on these sources is that they may some times be prescriptive rather than adaptive. For example, donors may have different priorities from those of recipients. Donors may prefer to finance projects that provide visible evidence of their support, such as buildings, which may only be a part, of what is needed.

Communities form another source of private finance. Bray (1988) has defined community as " a group of people who share social, economic and cultural interests".

Community financing is very common in developing countries, and carried out by various groups. It is based on the philosophy of self-help, and the underlying principle is that communities use locally generated resources to provide the goods and services they need. Community financing can range from unpaid labour to direct cash payments. In many developing countries, community involvement has led to the building of classrooms and even schools as in Zambia (Kaluba, 1988). Psacharopoulos and Woodhall (1985) have cited evidence from Nepal and Kenya where schools are built and maintained by communities, and from Tanzania where the government provides the materials, and the communities provide the labour. Brodersohn (1978) has also cited evidence from Trinidad and Tobago, Honduras, Panama and Cuba. In Cameroon communities have also contributed to building schools (Bude, 1985). Socio-cultural and socio-economic backgrounds have been known to influence community participation. For example, a rich and well informed community will place higher social value on education than a poor, less well informed community. The success of community financing therefore depends on the community's motivation and participation.

Many countries in Africa, like Kenya, Nigeria, Zambia and Tanzania, are implementing community financing of educational services (Commonwealth Secretariat, 1985; Bray, 1988). Kenya stands out as one of the developing countries that has had wide experience with self-help (community involvement) in the building of community schools (Olembo, 1985; Ayot et al, 1986). Through community self-help, huge sums of money have been mobilised to build schools especially at the secondary level. Such community efforts have been so great that Harambee secondary schools, make up 50 per cent of the total number of secondary schools in Kenya (Lillis 1986). However community schools in Kenya have been criticized for providing low quality education.

Similar comments have been made about community schools in Chad (Peano et al, 1993). This is understandable particularly if one considers that some of these community schools are sometimes unaided by the government. Although community contributions are substantial, they are unlikely to generate adequate resources that would ensure quality education in such schools. Consequently, community contributions should be viewed as complementary, rather than a substitute for other sources of finance.

Household income constitutes the ultimate private source of education finance. Household contributions are expenses that families make because their children are in school. Such expenditures include fees, books, uniforms boarding and transportation. Even in education systems where public education is tuition free, such expenditure can be quite high for low income families. For example in Cameroon, families are required to buy school supplies whether the child is in a fee paying school or not. Research on the levels of family expenditure on education in Latin America indicate that, an average of between 1.08 to 5.09 per cent of a family's income is spent on education (Brodersohn, 1978).

So far we have looked at the various sources of finance for education. In the section that follows, we shall examine the different methods by which finances get to the educational institutions as well as how systems are organized.

4.2.2 FINANCING SYSTEMS

Finances for education as we have just reviewed are derived from various public and private sources. They can either be passed on from the source directly to the school or may have to go through a number of channels before getting to the schools where they

are spent. Drawing from an earlier study on educational finance in the United Kingdom (Lavers, Peacock and Glennerster, 1968) Glennerster (1977; 1992) analyses the finance of education in terms of flows of funds from the suppliers of finances through the allocators of finance and the spending bodies to the users of finance, which are the educational institutions. The flow of funds diagram shown in Figure 3, is a simplified illustration of the various flows of funds to education and not a description of present flows in the United Kingdom. Households and enterprises are earners of income and suppliers of finance, they pay taxes to the central and/or local government. As allocators of finance the central and/or local government then decides within its budget how much to allocate to education. The funds are then passed on to the spending bodies which are arms of government such as Ministry of Education and/or local education committees.

Spending bodies then pass the funds on to the providers of the services or the educational institutions. Glennester (1977) registers that educational institutions receive funds from spending bodies in many different ways. For example, funds may be received directly by institutions administered by the spending bodies such as government schools; grants specific to education may be given; spending bodies may give aid to voluntary institutions or it may pay the fees of some students (through scholarships) attending any of the schools. The principle is the same, but the flow of funds may differ according to the prevailing financing system. Diambomba (1992) classifies financing systems into five types. Auto-financing, which is a system based on the institution's own resources; total government funding by grants; total government funding by specific posts; funding from a combination of sources and funding from the sale of services. Diambomba (1992) emphasizes that financing systems are closely related to the way the education system is organized. Williams, (1987) supports this view and adds that the system of financing affects the organizational behaviour and the educational activities within institutions.

Figure 3

THE FLOW OF FUNDS

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4.2.3 ORGANIZATIONAL MODELS

Clark (1983) distinguished three organisational models of educational institutions, the '*bureaucratic*', '*collegial*' and '*market model*'. Diambomba (1992) adds a fourth model called the administrative model. Two main aspects that differentiate these models of organisation are their financing systems and the degree of autonomy in the use of the funds they receive.

In the '*bureaucratic*' model, decisions are made in one organisation, and implemented in another (Diambomba, 1992). For example decisions of how the funds allocated should be spent is made in the central ministry and then only implemented in the institutions. Such institutions have limited control over the resources especially as payments for personnel, goods and services are made directly without transfer of funds to the institutions. This model is advantageous in that institutions are bound to meet the objectives set by government but this model can also be unwieldy (Mace, 1986).

In the '*collegial*' model, spending decisions are taken in the institutions. The financing system is such that, as soon as the finances are received, the institutions are autonomous and free to allocate the resources to different uses, in accordance with their internal priorities. This model has the advantage of making staff work hard to maintain the standards of their institutions, but can also be disadvantageous in that, it might lead to no accountability on the part of those controlling the funds. It might also lead to the protection of vested interests, particularly by those occupying positions of power in the institutions (Mace, 1986).

In the '*market or economic*' model, funds are derived from the sales of services. Since they depend on consumers for their finances, they tend to respond to consumer demand. Institutions based on this model, are fully autonomous in the management of their resources. Diambomba (1992) relates organizational models to financing systems and notes that the organizational model determines the financing system (see table 4.1).

TABLE 4.1: RELATIONSHIP BETWEEN ORGANIZATIONAL MODELS AND FINANCING SYSTEMS.

FINANCING SYSTEM.	ORGANIZATIONAL MODEL			
	COLLEGIAL	POLITICAL	ADMIN.	ECONOMIC
AUTO-FINANCING	x	x		
GOV'T GRANTS	x	x		
DIRECT GOV'T FUNDING			x	
COMBINATION FUNDING				x
SALES OF SERVICES				x

(Source: Diambomba (1992) Table 2:2 p.56).

Having highlighted the different methods of financing education, we shall proceed to educational developments in developing countries in general, and in Sub-Saharan Africa in particular. This is an attempt to trace the origin of current educational financing problems in the region.

4.3 EDUCATIONAL DEVELOPMENTS.

4.3.1 EDUCATIONAL DEVELOPMENTS BEFORE 1980 .

Educational development in most developing countries owe its origin to article 26 of the United Nations declaration of Human rights (1948) which stated that

"Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory." (quoted in Bray, 1987).

and also to article 13 of the 1966 International Covenant on Economic, Social and Cultural Rights which added that:

"Secondary education in its different forms, including technical and vocational secondary education shall be made generally available and accessible to all by every appropriate means, and in particular by the progressive introduction of free education " (quoted in Bray, 1987).

Even though other major events also contributed to educational development the two articles cited above applied to all developing countries.

When most developing countries were still under colonial administration, governments were hardly involved in the provision of education. Educating the local population was largely in the hands of missionaries, who were mostly based at their mission stations. Those who believed in their evangelism and could pay fees were those who received formal education which was provided in mission schools. At that time education was marketed hence the majority of the population who were unable to purchase education were practically excluded.

This trend was gradually reversed in the early 1960s following the intervention of Unesco. Several regional conferences convened by Unesco for Ministers of education were held in Karachi in 1960, Addis Ababa in 1961, and Santiago in 1962 (Brock, 1981; Thompson, 1981; Watson, 1981). During these conferences targets were set, for the attainment of Universal Primary Education and agreements were reached by delegates to devote a significant proportion of each country's gross national product (GNP) to education (Unesco, 1961). These targets were also reached, based on the belief at the time

that education is a human capital investment, which fosters economic growth and social development in modern societies. The assumption was that the social and economic development of any country, depended on the effective utilisation of the physical and human resources. The quality of human resources was crucial. Strategies for national development were therefore strongly centred around this view. The general belief was that by expanding the education system, human resources would be developed and national development will be accelerated. Considering the low literacy levels that prevailed in developing countries at the time, governments had to intervene in financing the expansion of their education systems. Free and universal education was taken on board by many countries and as Heyneman (1990 p.456) recounts, it became

"a principle beyond political ideology, a public right, an incontestable social obligation and a sound economic investment"

The need for government involvement and commitment to education in many developing countries especially those in Africa also came as a consequence, of the policies that the governments of these countries adopted after they gained independence. The development of society, economy and culture of a country were perceived as legitimate areas for government action. Policies were made to increase government intervention in the provision of services. This attitude was in rejection of the laissez-faire philosophy and policy of low expenditure and low government intervention in the provision of services that was characteristic of the colonial period (Uchendu, 1979). In Zimbabwe for example, government commitment was more as a response to the desires and expectations of those who were denied education prior to independence (Nhundu, 1989). In Cameroon it was necessary for the training of an indigenous manpower to replace the colonial masters who had left.

Efforts were made to encourage the expansion of education systems at all levels. In some countries like Pakistan the government took over all schools and there was a ban on private schools (Jimenez and Tan, 1987). In other countries like Cameroon, many private primary schools were taken over by the government and many new ones were created as was mentioned in Chapter one.

To liberalize education in some cases, and in other cases, to convince the majority of the population who were mostly illiterate to send their children to school for formal education, it was provided in public schools '*free*'. In some places, '*free*' meant the children paid no fees, and bought no books and stationery. All they had to do was go to school and everything was provided. In others, '*free*' meant no tuition fees but the children had to come along with their own books and stationery. At the tertiary level, generous scholarships to cover tuition and living expenses were awarded to almost all students as was the case in Cameroon and other french speaking countries in Sub-Saharan Africa like Côte d'Ivoire.

Two implications of such government efforts were, huge portions of national budgets allocated to education and increasing trends in public expenditure for education between 1960 and 1975. This is illustrated by Tables 4.2 and 4.3 below.

TABLE 4.2: EDUCATION EXPENDITURES AS A PERCENTAGE OF GNP 1960-80

REGION	1960	1965	1970	1976	1980
DEV. COUNTRIES	2.55	3.13	3.63	4.13	4.35
LAT.AMER/CARIBB	2.75	3.32	4.09	4.56	4.77
ASIA/PACIFIC	2.46	3.00	3.32	3.49	e[4
AFRICA	2.50	3.11	3.56	4.35	4.70

(Source: Table I Eicher (1989 p.72))

TABLE 4.3: EDUCATION EXPENDITURE AS A PERCENTAGE OF TOTAL NATIONAL EXPENDITURE FOR SELECTED COUNTRIES FROM 1970 TO 1980.

COUNTRY	1970	1975	1980
BENIN	29.8	38.9	36.8
CAMEROON	20.6	22.7	20.6
COTE D'IVOIRE	30.7	33.7	39.8
KENYA	23.3	27.7	23.6
MALAWI	16.4	18.3	11.1
NIGERIA	20.0	27.3	32.8
UGANDA	22.3	22.0	12.8
RWANDA	28.3	28.4	21.5
ZAMBIA	16.1	13.0	11.1
ZIMBABWE	16.1	14.2	14.1

(Source: Table XII Unesco (1987) p.138)

Enrolments also increased impressively at all levels during the same period as illustrated by Table 4.4 below.

TABLE 4.4: ENROLMENT BY LEVEL OF EDUCATION FROM 1960 TO 1980.

	YEAR	NUMBER ENROLED ('000s)		
REGION		1ST LEVEL	2ND LEVEL	3RD LEVEL
DEVELOPING COUNTRIES	1960	122,006	21,480	2,630
	1980	295,515	98,323	16,391
LATIN AMERICA	1960	27,465	3,001	572
	1980	64,383	17,789	5,326
SOUTH ASIA	1960	73,839	15,932	1,818
	1980	168,634	63,403	9,299
AFRICA	1960	16,788	1,634	142
	1980	56,079	12,483	1,169

Source: UNESCO (1982) p.24

From Table 4.4 above, enrolments in Africa during the twenty year period increased by 334% at the primary level, 763% at the secondary level and 823% at the tertiary level. The number of teaching staff also increased. In the Africa region, the number of teaching staff rose from over half a million in 1960 to 2.1 million in 1980 (Unesco, 1982 p.29).

Against the background of the above quantitative developments, conferences were convened to discuss qualitative improvements. In Latin America, the conference in Mexico in 1979 (Reimers, 1990), stressed qualitative improvements and the need to increase public expenditure. For Africa, the 1976 conference in Lagos expressed the need for reforms of education systems, so that the education provided, is more relevant to the socio-economic and cultural requirements of individual countries (Unesco, 1982). The recommendations at these conferences still required further public expenditure on education, and their implementation success was based on the assumption that, the economic progress and international assistance that had helped to finance quantitative expansion would continue (Reimers, 1990).

In spite of the progress and achievements made through these efforts, many needs were still unmet, both in quantitative and qualitative terms. Even though some countries devoted more than a third of their total national budget to education, the financial resources needed to meet their constitutional obligations towards education were always more than the actual public expenditures for education. This difference, referred to as the '*legitimacy gap*' by Carnoy et al (1982) has been wide for many countries. The gap manifests itself in the lack of educational materials such as textbooks and equipment, persistence of inequalities in educational opportunities between rural and urban areas and

the non attainment of Universal Primary education by most countries by the 1980 deadline for Africa (Unesco 1987 p.14). In the case of Cameroon, secondary schools are still concentrated in urban areas and so children from rural areas still have to travel long distances to get to school; many schools lack the required number of classrooms and even furniture, so it is very common to find more than seventy children in one classroom, with three or four students squashed on a desk, designed for two students.

4.3.2 EDUCATIONAL DEVELOPMENTS AFTER 1980

The happy period for most developing countries ended in the mid 1970s following the oil shock (Orivel, 1986). The aftermath of this manifested in the 1980s with, a decline in economic activities, fall in the prices of primary products on the world market, huge international debts, high inflation rates and high debt servicing. The long term debt of developing countries has continued to increase since 1982. For the highly indebted countries, it rose from US \$ 390 billion to US \$ 485 billion at the end of 1987 (Haddad et al, 1990 p.20). Even worse for some developing countries between one third and a half of their export earnings were absorbed by debt servicing (Heyneman, 1990). In developing a theoretical model of the forces that influence educational expenditures, Lewin (1986; 1987) has suggested that debt and conditionality are factors that would reduce the ability of governments to finance education. Hicks and Kubisch (1984) found that total public expenditures declined in countries characterised by high debt servicing. Reimers (1990) also showed evidence of negative impact of external debt on public expenditure on education in Latin American countries. In the case of Sub-Saharan Africa, Tilak (1990 p.479), shows a strong relation between total external debt and total expenditure on education. External debt or the fall in commodity prices on the world market are however,

not the only factors that have affected educational expenditures. Other factors include war, ethnic conflicts and drought that have plagued many countries particularly in Africa. Moreover, since the political balance of nations constructed from colonial empires is often precarious, many governments tend to give priority to maintenance of stability through high military expenditures, to the detriment of social and economic development (Graham-Brown, 1991). Within education systems themselves, Eicher (1989) has identified some other causes which have exacerbated the financial crisis. He notes the upward trend of teachers' salaries, the tendency for the costs of land and buildings to rise with urbanization and technological innovation, and declining returns from high repetition rates or retraining due to low standards which increases the cost of education.

The foregoing, have to a large extent caused a significant decline in public expenditure for social services in general and education in particular (Caillod, 1989 p.9). The yearly share of the national budget declined in many countries between 1980 and 1985. For example, Nigeria reduced its budget for education from 32.8% to 19.7%, Togo from 21.0% to 19.2% and Mauritius from 15.5% to 12.4 (Unesco, 1987 p.138-139). Similar trends have been reported for Bangladesh, Malawi, Tunisia and Bolivia (Heyneman, 1990 p.460)

The governments of these countries are experiencing budgetary constraints and are therefore finding it difficult to provide the needed resources for adequate educational services. Consequently, the education systems of these countries are characterised by pervasive under-funding, and insufficiency of educational facilities. The deficiencies have been so extensive that, deteriorating facilities and conditions of work such as the non maintenance of buildings and equipment, lack of desks and teaching materials have

become the norm in most educational systems (Caillods and Postlethwaite, 1989; Hinchcliff, 1989).

In addition to financial difficulties a World Bank Policy document (World Bank 1988) also points to stagnation of enrolments and erosion of quality. Chinapah (1992, p.25) provides a comprehensive catalogue of problems that beset the educational systems of many developing countries particularly those in sub-saharan Africa according to levels. For the primary level, he notes declining enrolments, quality erosion, high drop out and repetition rates, and the inability of systems to absorb all school aged children. For the secondary level, he points to the low level of unit expenditure per student, which is caused by expanding enrolments and unchanged budgets, as well as to the problem of curriculum relevance to the local needs of their respective communities. For higher education, attention is drawn to the questionable quality and relevance of education to local needs. He refers to the deterioration of quality input, and to the fact that universities are turning out too many graduates who have followed programmes of questionable quality. The point on quality is supported by evidence from a consultation document produced for the Ford Foundation on higher education in Africa (Coombe, 1991). Coombe highlights some of the difficulties that African universities face as a consequence of a decline in their budgets. Difficulties include, crowded classrooms; teaching reduced to chalk and talk; shortage or absence of reagents, computing equipment for teaching and research, reprographic facilities and libraries with small votes.

Apart from the financial problems that institutions face, there are other problems that concern management, organization and the internal cost structure of education systems. For example the largest part of recurrent expenditures for education goes towards

personnel costs, which can take up to 97% of total recurrent costs. This situation is often a difficult one to change especially as most personnel are civil servants whose salaries are dictated by national salary levels. Secondly, unit costs at different levels are widely divergent for example the costs incurred by government for the education of one university student, can be used to educate fifty three primary school pupils or thirteen secondary students (Chinapah, 1992 p.25).

The present day challenge is for governments to cope with these unmet requirements bearing in mind the joint pressures of a declining economy, high international debt, scarce resources, increasing competition for public funds and rising costs in education. The fast rate at which populations are growing, is however indicative that, even if economic conditions were favourable, meeting the educational demands of the population mainly with public funds, will still be problematic.

As has been shown above, the quantitative and qualitative development of education in most developing countries has been severely constrained. The need to seek solutions has been recognised. The financing of education in developing countries has been a major theme for international seminars and conferences (MINEDAF-V held in Harare 28 June to 3 July 1982; MINEDAF-VI held in Dakar 8 to 11 July 1991; 'Strategies and Modalities for Educational Financing in Africa' held in Mauritius on 3-6 December 1991 held in Dakar) and many research studies (World Bank, 1986; 1988). Educational planners and researchers all over the world have joined in the search for solutions, and drawing on experience and research findings from many countries, they have come up with a number of options. We shall now move on to the policy options that have so far been proposed.

4.4 POLICY OPTIONS.

Earlier on in this chapter, we began by reviewing the economic, social and political concerns that have focused increasing attention on the financing of education. The problems faced by the education systems of many developing countries were highlighted. To briefly summarise, two sets of problems were identified. Firstly, access even into primary schools was still limited for many children, because some education systems are under-expanded (Colclough, 1993). Secondly, poor quality of education, due to a squeeze on learning materials, and inadequate physical facilities, is a common phenomenon in most developing countries (Makau, 1985; Eicher, 1989). The fall in government revenue due to recession, austerity or crisis exacerbated these problems. Moreover, many governments still maintained policies that were adopted in the 1960s, for subsidising the cost of education heavily, particularly at the tertiary level. The prevailing economic crisis coupled with an inherent policy crisis have necessitated an urgent search for solutions.

Concerned about the balance between public and private finance, the World Bank commissioned studies on the financing of education in developing countries (World Bank, 1986) generally, and in Sub-Saharan Africa (World Bank, 1988) particularly. The studies focused on how efficient and equitable financing patterns in developing countries are.

In terms of efficiency, it was argued that educational financing in developing countries, is characterised by the mis-allocation of resources across various levels of education, where more resources are allocated to higher education which has the lowest social rate of return, than primary education which has the highest (World Bank, 1986). Reports from studies in Latin America indicated that, at the level of universities, resources

are wasted internally, especially as facilities are under-utilized, there is a high ratio of administrative personnel to teaching staff, inappropriate financial information systems which hamper the tracing of funds allocated to education, and high unit costs per graduate because of high drop out rate (Psacharopoulos, Tan and Jimenez, 1986). It was also maintained that the lack of incentives for providers of education to minimize costs was another source of inefficiency.

In terms of equity, it was concluded that educational financing methods in many developing countries were inequitable (World Bank, 1986). Research findings from developing countries by Mingat and Tan (1985) had revealed that, inspite of the differential enrolment ratios between primary, secondary and higher education, higher education took up about a quarter of the state budget for education. In addition, students at this level receive free tuition. Further evidence came from research in Chile, Colombia, Indonesia and Malaysia, where it was found that students from upper income families receive between 51 - 83 per cent of public expenditures allocated to Higher education, whereas, those from low income families receive between 6 - 15 per cent (World Bank, 1986). In light of the fact that, cost recovery in higher education is minimal, and most of the students at this level usually come from richer families, it is argued that such a system of financing is inequitable.

In an attempt to overcome the inefficiencies and inequities identified, these researchers have made some policy recommendations. These include, increasing prices for services, especially for those with large private returns such as higher education; investing more in services with large social returns, such as primary education; targeting subsidies to the poor in order to protect their consumption of services; and liberalizing centralized

provision, by allowing communities and private groups to provide services (Jimenez, 1990). William (1986) classifies ... these recommendations or proposed policy options, into two groups. The first group consists of policies for using existing resources more efficiently and the second group comprises policies for mobilizing additional resources. For purposes of this work, one can categorize policy options into three groups namely (i) policies for the mobilisation of additional resources (ii) policies for the efficient use of existing resources; (iii) policies that require a change in the organisational mix and structure in the education system.

The promotion of these policy options has provoked criticisms and have been widely debated in the literature. The bones of contention are not about the diagnosis of the problems or the case for reforms, but about the prescriptions for improving the situation. As it is often true of debates about social systems, many of the arguments have an ideological flavour. This section will review the literature on the policy options as well as the ensuing arguments.

4.4.1. POLICIES FOR THE MOBILIZATION OF ADDITIONAL RESOURCES.

Resource mobilisation policies have become increasingly prominent in the financing of education in developing countries. They include policies to introduce or increase user charges, and/or loans. It is believed that these policies will help to increase the role of private contributions by transferring some of the costs of education from the public purse to the beneficiaries of education or their parents, thereby generating additional resources for education. This section sets out the arguments and evidence on the issue of user charges, and student loans.

(i) USER CHARGES:

User charges have been advocated particularly by the World Bank, in the last decade on the grounds that they will improve efficiency and equity (World Bank, 1986). Several arguments have been advanced in support of this position.

Firstly, several authors (Thobani, 1983; Mingat and Tan, 1986; Jimenez, 1987, Psacharopoulos, Tan, and Jimenez, 1986) have advocated the charging of fees on the grounds that they are more equitable than the system of indiscriminate public subsidies, which tend to favour those of the upper income groups. This argument is backed by evidence from many studies, which clearly show that the majority of students enrolled at higher levels of education come from high income families. Using socio-economic characteristics such as father's education, occupation, and social status, Anderson (1987), studied enrolment distribution in Chile and found that 63% of enrolment in higher education came from the top household income quintile. In another study on the distribution of public resources in Malaysia, Meerman (1979), found that at all educational levels, the high income groups benefit most. Selowsky (1979) also found in Colombia that public subsidies at the primary level favoured low income groups who made up a large part of enrolment. In contrast, at the level of higher education, he found that enrolment was largely from high income groups who benefitted more than other income groups. Studies in Kenya and Indonesia (Fields, 1975; Meesook, 1984) showed similar patterns. Mingat and Tan (1985) used enrolments and unit costs to analyze the distribution of public resources internationally. They found that in developing countries, 71% of those with primary or less education share only 22.1 per cent of the resources, while 6.4% of those with higher education get 38.6 per cent of the resources.

In view of these findings, it is argued that, it would be more equitable to charge fees especially at tertiary level, so that those from high income groups can pay for their education. It is believed that this would free resources currently being spent on this level, to be targeted to the more socially beneficial primary level (World Bank, 1986; 1988).

Secondly, it is pointed out that because of the high private rates of return to education in developing countries, excess demand particularly at the university level is persistent, as the number of students are far greater than the available places (Hinchcliff, 1984). Evidence of limited places is confirmed by reports of high repetition rates at the end of secondary education, in order to get good grades, to improve the chances of getting a place in the university (World Bank, 1986). In Malawi, Tan, Lee and Mingat (1984) also showed that secondary school places could meet only one third of the demand. Using excess demand as the basis of their arguments, proponents of user charges maintain that excess demand necessitates rationing. Thobani (1983, 1984) argues that charges would not only reduce excess demand, but the additional resources generated could be used to expand the education service to areas that are not currently served, thus increasing educational opportunities for the under-privileged. Jimenez (1987) further argues that, because of the high private returns to education, people would still pay even if fees are charged. Penrose (1993) admits that charges may generate resources for education but points to the possibility of no real augmentation of educational resources due to substitution effects. He explains that if household budget ceilings are fixed, the money parents spent on books and other school necessities could be switched over to payment of fees. In effect substitution of educational resources would take place rather than augmentation.

Thirdly, it is argued on efficiency grounds that, by paying charges, consumers of education (parents and students) would be more concerned about the quality of schooling and because they are paying, they would put pressure on schools and teachers to maintain quality, if they are not meeting up with standards (Jimenez 1987). Psacharopoulos, Tan and Mingat (1986) have argued that, if education is fully subsidized with public funds, providers and consumers will have no incentives to minimize costs. Whereas, in a system where income depends directly on the ability of institutions to sell their services to consumers, there is likely to be competition, and consumers would have to make choices between institutions. Increased competition it is believed would serve as an incentive for institutions to increase the efficiency of resource allocation. It would also encourage administrators to explore other options such as changing pupil teacher ratios, changing teachers' salaries to reflect market conditions, and changing input patterns, which include increasing textbook availability (Psacharopoulos, Tan and Jimenez, 1986). They believe that this will lower unit costs, and increase school variety to cater for all types of consumer needs.

These claims have been seriously criticized by other researchers. Colclough (1983) asserts that the logic behind user charges for public services produces contradictions between macro-economic strategies and commitment to serving the basic needs of the population. In another publication, Colclough and Lewin (1990; 1993) see the advocacy for user charges as puzzling. They argue that the United Nations declaration for Human rights considered the dangers of prices before asking that education be provided free at elementary level with later pronouncements extending free education to higher levels. With this background, critics submit counter arguments.

Firstly, critics regard the arguments for user charges as very '*economistic*' and argue on equity grounds that charges are likely to have negative effects on the poor (Klees, 1984; Bray, 1986; Cornia Stewart and Jolly, 1987; Dempster, 1987). They maintain that if fees are charged, access to education will depend on ability to pay, so children from poor families will be denied access, and enrolments will decrease. They stress that those from poor families may even suffer from double inequity, in the sense that not only will access to education be denied, children from poor families will also be excluded from job opportunities that require educational qualifications, and as we saw in Chapter three, educational qualifications are positively correlated to type of job and income. Charges they believe, will have a disproportionate impact on poor families, who do not only have less disposable income, and experience more income fluctuations from year to year, than richer families, but usually have more school aged children (Klees, 1984; Lewin and Berstecher, 1989). More over, Colclough (1993), points to the fact that real income per capita in many African countries is less than they were ten years ago and so the poor are even more disadvantaged.

Secondly, the argument that even if users are charged, they would still invest in education because of high private returns, has been contested by Lewin, (1987) who argues that there might be no reason for this to be the case, if the benefits of education are mainly for collective welfare. For example, the education of women can have high social benefits in terms of its impact on infant mortality, child nutrition or population growth, but may have low private returns especially if the women marry early and do not participate in waged employment which is individually beneficial. Consequently, he advocates increased public financing.

Thirdly, Lewin and Berstecher, (1989) argue against user charges on grounds of accountability, by pointing that there is a presumption that parents and pupils can differentiate between high and low quality education. They argue that it would hardly be possible for the parents who have not had significant levels of schooling, to make a distinction between high and low quality. Even those who have had some schooling may not be well informed about different teaching and learning methods. Lewin (1987) however stresses that issues of this nature are complex and often bound up in cultural definitions of the nature of knowledge and purposes of learning.

Finally, it is also argued that charges may encourage a two tier education system or unequal levels of provision where, schools in wealthy catchment areas would be able to mobilize substantial amounts of money and provide education of better quality. Whereas, schools in less affluent areas would not be able to mobilise as much funds and are more likely to provide education of poorer quality. Consequently, there will be marked differences between schools, which would favour the already advantaged.

The possibility that those who lack the ability to pay, could be denied access to education is recognised by advocates of user charges. They deal with this, by proposing selective scholarships or targeted subsidies for children from disadvantaged families (World Bank, 1986; 1988). In the case of higher education, they also recommend the development of credit markets. Concerning enrolments, advocates maintain that, if charges are used to improve the quality of schools, and build new schools in rural areas thereby reducing travel time, then enrolments may actually increase (Thobani, 1983; 1984, Gertler and Glewwe, 1989). Further more, in defence of their position, Jimenez (1990) claims that critics argue against charges because they have misconceived the proposal for charges to

mean, full cost recovery or huge public expenditure cuts.

Judging from the above arguments, while there is a strong case for subsidies at the primary level, it is totally illogical to provide public subsidies to everyone regardless of income at post-primary levels of education, especially as children from higher income families can afford to pay at least part of their tuition, and public funds are limited. Moreover, if everybody pays taxes, and the rich benefit more, through indiscriminate public subsidies then the perverse effect of transferring income from poor taxpayers to rich families, is encouraged.

The point made earlier for free education because it is a human right is not a strong one for post-primary levels because the circumstances that prevailed after World War II on which the United Nations declarations were based no longer exist. The population today is much greater than in the late 1940s with the result that many more children have to be educated while resources remain severely limited. To argue that education is a human right does not necessarily imply that it must be provided free. Barr (1987) makes this point when he notes that freedom from hunger is a human right, but governments do not provide free food for everyone except to those who would otherwise starve.

The cost of education is increasing daily particularly at post-primary levels and the money has to come from somewhere. Education is not the only important social service. There are competing claims for public funds from other important services like health. Since governments can no longer foot the bulk of the education bill as it used to, and critics of user charges have not succeeded in proposing an alternative source, the best

solution would be for beneficiaries to share the cost of education, bearing in mind the difficulties of the poor. Treffgarne (1993) makes this point when she notes that the advocacy of charges raise issues of affordability and equity for which there are no easy answers. She recommends partial rather than full cost recovery, and adequate safety nets for the poorest.

One big challenge that still remains when the user charge policy has to be implemented effectively, is that of distinguishing between those who can afford to pay from those who cannot. Means testing has been proposed but this looks difficult in rural areas in developing countries where the economy is not completely monetarist. Ainsworth (1984) notes that in developing countries there are many problems that would constrain the implementation of such selective mechanisms. She refers to the difficulties faced in ascertaining incomes outside waged employment, as well as administrative costs that may absorb any gains from charges. In view of these difficulties, Makau (1985, p.46) has suggested that

"except for orphans with no close relatives, or children of completely destitute families (who should not be many) every secondary school student should pay something towards his or her education. For orphans and completely destitute, opportunities for the students and/or their relatives should be planned so that they usefully contribute towards the school's welfare in kind e.g through essential labour"

(ii) STUDENT LOANS

Student loans are another policy option for financing education particularly at the tertiary level. The idea behind loans is to transfer the cost of higher education from the government to the individual. Students are given loans to help finance their education, and are supposed to repay, when they start earning an income.

Loans have been justified on both efficiency and equity grounds (World Bank, 1986; 1988; Jimenez, 1987; Psacharopoulos and Woodhall, 1985; Woodhall, 1983; Woodhall, 1987b). The argument is that loans will reduce the negative equity effects of increased private financing. For example, the likely situation where students from low income families are prevented from going on to higher education due to lack of finance, will be avoided if they take loans. Woodhall (1983) stresses that loans are more equitable than the present patterns of heavily subsidized tuition, scholarships and bursaries by government which benefit the rich. Loans she argues are also more equitable because unlike grants, they avoid the situation where income is transferred from poor taxpayers to university students who are potential earners of high wages (Woodhall, 1983; World Bank, 1986; Psacharopoulos and Woodhall, 1985).

Three main advantages have been claimed for loans. Firstly, the cost of education is shifted to the beneficiary who finances his/her education with future rather than present income. Secondly, loans limit government expenditure on higher education and encourage the liberation of resources for lower educational levels with high social rates of return (World Bank, 1986; Colclough and Lewin, 1990; Woodhall, 1991). Thirdly, loans motivate and increase student commitment, in the sense that they know the cost of their education and so would take their work seriously (Woodhall, 1983).

Although loan schemes are feasible and offer a solution, evidenced by their existence in many developing countries such as Latin America, the Caribbean, Ghana, Zimbabwe, Nigeria, Malawi and recently Zambia (Colclough and Lewin, 1990; Woodhall, 1991, 1992, 1993), there have been reports of implementation problems. Using a '*loan recovery ratio*' (ratio of what government lends out and what is repaid) to evaluate the

efficiency of loan programmes in developing countries, Albrecht and Zideman (1992, 1993) emphasised that default rates and administrative costs are high, students only pay a small portion of the original loans and in the long run, loans sometimes prove to be more expensive than grants. They suggest alternate forms of deferred payment methods such as income - contingent loans, graduate tax, payroll tax and national service. Colclough (1990) compared student loans and graduate payroll tax in Botswana and showed that more revenue could be generated through payroll tax than through student loans. Along the same lines, Tilak and Vargesse (1991) have argued that in the case of India, discriminatory pricing would work better than student loans.

To summarize this section, one notes that the arguments advanced for or against charges, and/or loans, demonstrate some ideological commitments. Advocates of these proposals are selectivists who are ideologically committed to pricing and market based incentives which encourage efficiency, whereas, critics are universalists, who often refer to their ideological commitment to free education as a basic human right, which should be provided by the state. Moving away from market or state provision we shall now turn to policies that promote the efficient use of existing resources.

4.4.2 POLICIES FOR THE EFFICIENT USE OF EXISTING RESOURCES.

One can hardly justify searching for additional resources, if the existing ones are not efficiently used. Many developing countries, are believed to be facing financial difficulties because of the inefficient use of the resources they have. This section will review the literature on policies that promote efficiency. These policies can be considered from three perspectives, namely management, decentralization and re-allocation. It will

begin by stressing the need for improved management, which is the key to effective implementation of any policy reforms, as well as a very important aspect in enhancing quality in the education system.

Firstly, the actual realization of any policies or programs depend on the management strengths and weaknesses of any educational system beginning from the classroom level to the level of the ministry. Habte (1988) has given several reasons why the improvement of management is critical. Firstly, he points to the fact that the proportion of public expenditure devoted to education in many developing countries is already very high, hence the need for efficient use of available resources. Secondly, he refers to the importance of management, development and motivation of the teaching force, because they make up a high proportion of the civil service. Thirdly, he mentions the culture specific nature of education, which calls for managers at all levels to adapt to local conditions.

From the foregoing the efficient use of resources is not limited only to financial resources but also to human resources. Decision making points are also important. The scope for increasing efficiency is enormous. Colclough and Lewin (1990) have comprehensively discussed methods of improving the efficiency with which available resources are used. They suggest that, resources can be used more efficiently by adopting strategies to reduce unit costs. These include, increasing teacher pupil ratio, improving internal efficiency by effective use of teacher and pupil time, reducing the incidence of boarding schools, redeploying teachers who are wasting time in offices doing clerical work back to the classroom, and making savings on capital costs by implementing multiple shift schooling that ensures efficient use of buildings (Watson, 1991; Colclough,

1993). Some countries like Zambia, Malaysia and Jamaica are reported to have halved their capital costs by implementing multiple shift schooling (Bray, 1989). In a study of public expenditure and delivery of education in Cameroon and five other countries, Ogbu and Gallagher (1991, p.321-313) noted that optimal resource use can be achieved by dual stream teaching, the use of local teaching aids, and distance education for pre-service teacher training. Costs could also be reduced and efficiency increased by distance teaching as in correspondence education in Nigeria, Tanzania, India, Pakistan, Thailand and Malawi (Stromquist, 1982; Woodhall, 1991). As a cost reduction measure, the World Bank (World Bank, 1988 p.41) emphasized the encouragement of in-service rather than pre-service training for teachers. Other strategies include multigrade teaching in rural areas to reduce teacher costs.

Cost reduction is just one aspect of efficient resource use. A second aspect concerns decentralization. The centralization of financing and decision making in the Ministry of Education is a common phenomenon which is causing inefficiency of resource use, in most countries in Sub-Saharan Africa. Ministries are often long distances away from the schools, and the flow of resources is often interrupted by poor communication. Moreover, with centralized control, there is a tendency to incur some unnecessary expenditures (World Bank, 1988). Consequently, it is believed decentralization will not only encourage more efficient use of available resources, but will also promote local self reliance, and increased participation in decision making at the local level. Sebatane (1992, p.72) acknowledges this idea, when he emphasized that the problems of inefficiency can best be solved by decentralizing the management of education systems so that everyone can participate to ensure that objectives are met. In terms of financing, it has been argued that local financing is more efficient than central financing. In a study investigating

whether local financing leads to greater efficiency in the Philippines, Jimenez, Paqueo and de Vera (1988) found that schools that were more locally financed had lower per capita costs than those that were centrally financed.

There have however been suggestions that caution should be taken when estimating the potential benefits of decentralization. For example in Chile, many of the anticipated benefits were not realized, and extreme decentralization (municipalization) of educational services by a military regime, accentuated rather than lessened disparities in the provision of education (Reimers and Tiburcio, 1993 p.63).

Lastly, part of the financing problems in developing countries have been attributed to mis-allocation of resources and also to certain structural problems that the education systems face. Policies for re-allocation of resources have been strongly recommended by the World Bank (1986, 1988). Reallocation policies, are those that redirect expenditures from one sector of the education system to another, or between different levels of education, types of institutions or type of expenditure (for example from teacher salaries to books and materials).

Re-allocation between levels can take place from higher education where costs are highest to lower levels. Mingat and Tan (1985) tried to assess the impact that funds reallocated from higher education to primary education would have. They found that a 10 per cent reduction in higher education expenditures could produce 20 per cent increase in expenditures for primary education. They also observe that there is more scope for such savings in francophone countries than in Anglophone countries in Sub-Saharan Africa. Tibi (1989) emphasises feasibility problems in implementing such policies in a country

like Colombia, where primary education is financed by earmarked taxes. Hence it would be impossible to reallocate resources from higher education. Woodhall (1991) mentions efforts of re-allocation in Zimbabwe where the budget has been shifted in favour of primary schooling.

Re-allocation between types of institutions could take place between boarding and day schools, urban and rural schools, private and public schools. Reallocation could also take place between types of expenditure, for example capital and recurrent expenditure. This is very common in most developing countries where recurrent expenditure takes more than 90% of the budget and within recurrent expenditure, non-salary expenditure is almost zero (Lewin, 1987). The above proposals are ways of ensuring the efficient use of available resources. We will now turn to policies of organizational mix and structure.

4.4.3 POLICIES TO ALTER THE ORGANISATIONAL MIX AND STRUCTURE.

In recent years there has been a notable trend to promote private provision in many countries either by community groups or private groups, so as to compensate for the shortfalls of government provision (World Bank, 1986; 1988). The justification for encouraging private schools is based on three propositions. Firstly, the relationship between schools and authorities would be less bureaucratic and less susceptible to excessive regulation, thus increasing effectiveness (World Bank, 1988). Secondly, because private schools are subjected to competition and choice they are forced to be more well organized, cost-effective and sensitive to consumer preferences (Katz, 1987; Psacharopoulos, 1987). Thirdly, there is a promotion of closer and more co-operative

relationships between the school authorities, students and parents (Chubb and Hanushek, 1990).

The idea that more private provision would reduce the costly bureaucracy characteristic of public provision, has been contended by Brown (1992) who argues in the case of the United States that the cost of regulating private schools can be equally or more costly than the bureaucracy costs of public provision. He refers to many practices inherent in private provision that would need to be regulated. Amongst others, he cites the '*opportunistic behaviour*' of private-for-profit schools, may that result in the provision of low quality service, as well as the tendency of private schools to skim the prospective student pool, and to enrol only those who are easiest to teach. In relation to Sub-Saharan Africa, Penrose (1993) suggests that it is necessary to take regulation costs into account, but asserts that private schools can serve as centres for innovation, where new cost effective strategies, can be introduced.

Based on some empirical evidence such as those from Thailand (Jimenez, Lockheed and Paqueo, 1988 ; 1991), Phillipines (Jimenez, Paqueo and de Vera (1988), Chile (Schefelbein, 1985) and Tanzania (Psacharopoulos (1987b) advocates of private provision, claim that private schools are more efficient than public schools. In a summary of the current role of private finance and management of education in developing countries, James (1991) reviews the theoretical arguments and empirical evidence on the issue of private versus public schools and concludes that private schools are more efficient and cost effective than public schools. It has also been suggested that, the value added to children in private schools is higher than that in public schools, since private schools in many countries do better than public schools, in examinations (James, 1991,

Psacharopoulos, 1987b).

This claim has been challenged on the grounds that in many countries private schools include the best and the worst schools (Carr-Hill, 1987). In support of this position, following a review of evidence from nine studies comparing the efficiency of public and private schools, Riddell (1993) concludes that the findings are inconclusive. She found no clear cut advantages of private schools over public schools in these studies because, in some cases, public schools are more efficient whereas in other private schools are.

Concerning the advantage of choice in privatized schooling, Ilon (1992) argues that in a developing country like Zimbabwe, choice of schooling does not exist at all for the majority of children from poor homes who simply have to attend the low quality community schools.

From a different perspective, Colclough and Lewin (1990) have discussed strategies to restructure the education system. To them restructuring includes, changes in the length of educational cycles, changes in entry age for formal schooling, organisational and pedagogic reforms and the development of links between education and productive work.

4.5 CONCLUSION.

This chapter has shown that there are different sources of finance and different types of financing systems. It has also show that some schools are mainly dependent of

public finance while others are ^{e.}mainly dependent on private financing. An attempt has been made to trace the origins of the financial difficulties in education systems in developing countries, and the solutions which have been proposed. Policy options include the encouragement of more private financing by means of user charges, loans, and private schooling. These proposals have stimulated theoretical arguments, and empirical studies that have attempted to justify the various positions held. There has been considerable debate on the merits of government versus market solutions to the financing and organisation of education. Even though these debates have stemmed from ideological commitments, they have often been backed by empirical assessments. From the literature it is clear that whatever the approach followed, it would be important to focus on encouraging efficiency and equity. In developing mechanisms for educational financing it is necessary to provide the right incentives to the managers to be efficient and to find ways of providing better services at less cost. However, it is also important to bear in mind that one source of finance will never suffice.

In light of the aims of the present study concerning charges for government secondary schools in Cameroon, it is believed that the feasibility of implementing any of the options, for example user charges, would depend on whether the users of the service, are willing and able to pay. In the next chapter, we will review the literature on the factors that influence willingness and ability to pay for education.

CHAPTER FIVE

FROM THEORY TO PRACTICE: FACTORS THAT INFLUENCE THE DEMAND FOR EDUCATION.

5.1 INTRODUCTION:

In the previous chapter we reviewed the literature on the current problems that education systems in developing countries face and the proposed policy options that are open to planners. The applicability of any of these options in any particular country, raises a number of issues concerning successful implementation. In the case of user charges for example, are parents, willing to pay? How high should charges be? How much revenue can be raised? The answers to these questions depend on a wide range of factors that need to be considered carefully. Attempts have been made to address these questions by researchers who have studied the demand for education in a number of African, Asian and Latin American settings.

The purpose of this chapter is to review the literature on factors that have been found to influence the demand for education. This is done with the aim of identifying the variables, which are essential to judicious decisions about whether or not it is feasible to implement the option of charging fees in public secondary schools in the North West province of Cameroon. The chapter is divided into three parts. The first part is a brief explanation of the meaning of the concepts of ability and willingness to pay and how they relate to the demand for education. Following this is a review of the factors that influence the ability and willingness to finance education as represented by the factors that influence

demand. The third section will be a synthesis of all the key actors and factors to form a conceptual framework which will be used in analyzing and discussing the data collected for this study. Finally the chapter will end with a summary of the research propositions that form the basis for the present study.

5.2 MEANING OF WILLINGNESS AND ABILITY IN RELATION TO DEMAND FOR EDUCATION.

Demand in economics, is conventionally thought of, as the amount of a commodity or service that will be purchased at a given price. Economic theory emphasises that even though price stands out as the main determining factor, its influence on demand is in conjunction with a range of other factors. In other words, demand is a measure of the functional relationship between quantity of a service or commodity and price; this relationship can be regarded as a measure of the willingness to pay for a good or service (Jimenez, 1987). Demand for education therefore depends on the aggregate willingness and ability of the target population to pay for it. Studying demand however, poses some difficulties because the concepts of willingness and ability to pay, defy exact definitions. The Collins Gem English Dictionary defines willingness as the *readiness* or *inclination* to do something. It also defines ability as *competence* or *power* to do something. These definitions are quite abstract and difficult to operationalize in a specific way.

The abstractness of the concept of willingness with respect to paying for education, has led many authors to use indirect measures for it. Many economists (Birdsall, 1980; 1983; Tan and Mingat, 1984; Jimenez, 1987), use price elasticity of demand (percentage change in quantity of schooling demanded for a given percentage change in price), to

represent willingness to pay, where low price elasticity is attributed to high willingness to pay. Tan, Lee and Mingat (1984) assessed willingness to pay for education using price elasticity of demand. Excess demand has also been used to estimate willingness to pay for education. In a study in Malawi, Thobani (1983) used excess demand and asserted that the steeper the demand curve, the more the willingness to pay. In other words, the larger the difference between the supply and the demand for school places, the more the willingness to pay. A third method, was by Gertler and Glewwe (1989) who used the principle of compensating variation to measure willingness to pay for education. They argue that willingness to pay fees depends on the magnitude of the costs parents are already incurring, or would have to incur, in sending a child to school. For example if parents would have to incur substantial travel costs to send their children to a distant school, then, the willingness to pay for a school near home is equal to travel time, and all other costs that parents incur for their children to attend a far away school.

The concept of ability to pay is much more demanding and complicated to evaluate. Research studies measuring ability to pay, have also used the price elasticity of demand on schooling (Birdsall and Orivel, 1983; Tan, Lee and Mingat, 1984). Findings from many studies in developing countries like Colombia (Birdsall, 1980), Mali, (Birdsall, 1983), Phillipines (King and Lillard, 1983), Malaysia, (de Tray, 1984) have revealed that the price elasticity of demand for education in these countries is low. From these studies, it has been concluded that parents are able to pay (Jimenez, 1987). In their study in Malawi, Tan, Lee and Mingat (1984) argue that the costs that parents incur when faced with a private school option represents their ability to pay. Even though parents allocate resources for education in private schools, it is difficult to accurately assess ability to pay without understanding how household decisions are made. For example, some parents

might decide to take a loan or reduce their consumption of luxury goods such as alcohol and cigarettes.

The private decision to acquire education or not depends on the balance between its costs and benefits. As we reviewed in chapter three, costs and benefits as well as returns to education have been widely studied, and international comparisons (Psacharoploulos, 1973; 1985), have been made. A few other studies have concentrated specifically on the demand for education in developing countries with particular reference to the effects of user fees. For example in Malawi, Thobani (1983) began from the premise that given the financial constraints on education systems in developing countries, and the low or non existent fees schedules, there is excess demand, which results in education being rationed. Assuming that all public sources of finance have been fully exploited, Thobani (1983) uses a simple demand and supply partial equilibrium model to argue that the supply of education can only be increased to meet demand if users are charged fees. If this is done, then the additional revenue raised will be used not only to improve existing services, but also to expand the education system.

Assuming that the financial constraints in developing countries are causing low quality education as well as inadequate supply of school places, Birdsall (1982) argues that if fees are charged in schools and the proceeds are used to improve the quality and supply of schooling, then parents will be willing to pay and overall demand for education will increase. Using a household demand framework, Birdsall (1982) also points out that the demand for education does not only depend on the cost of education but also on the characteristics of the schools, the characteristics of the household, the characteristics of the child and the cost of other goods consumed by the household.

Eicher (1984) has critically reviewed the studies by Thobani (1983) and Birdsall (1982), and questioned the appropriateness of the models on the grounds that education is a dynamic activity with long term effects, hence using a static model is not suitable. Secondly, he cautions that in practice, not all the fees would be recovered and, in any case, there is little guarantee that the resources generated would be retained in the same service. Fee revenues put into the government treasury are not often re-assigned to education as they may be used for other public expenditure purposes. In such situations not only will the efficiency and equity effects be negative, but fierce resistance from parents should be expected. Eicher (1984) therefore recommends that instead of relying on theoretical models it is necessary to gather accurate empirical data, on the factors that influence demand, so as to determine whether fees can be justified on efficiency and equity grounds or not. The present study attempts to do that. The next section will therefore focus on a review of the factors that influence the demand for education. These factors interact and overlap. As a result, their separate influences are difficult to distinguish, but in this chapter, an attempt will be made to present them under subcategories.

5.3 FACTORS THAT INFLUENCE THE DEMAND FOR EDUCATION.

The factors that influence the demand for education have been discussed in the literature in a number of different ways. While some allude to them factors as factors that influence parental decision making about education (Birdsall and Cochrane, 1982), others refer to them as determinants of participation in schooling (Cochrane, Mehra and Osheba, 1986; Jamison and Lockheed, 1985) while others look at them as factors that influence enrolment (King and Lillard, 1983; Chernichovsky and Meesook, 1985).

Anderson (1988) however reviews these factors as those that influence access to schooling. From her perspective, access to schooling has dual dimensions namely participation and opportunity. This view therefore does not only limit the factors to those that influence demand but also to those that influence supply of schools. These differences seem to be more semantic than factual, especially as they all relate to the same factors concerning households, students and schools. This section will focus on a review of examples of studies that concern these factors and will be treated under five headings namely: household, student, school, government and economic factors.

5.3.1 HOUSEHOLD FACTORS:

According to human capital theory, education is an investment that brings about future benefits. The private demand for education reflects the decision taken by parents to invest in their children. In making such decisions, parents seem to be constantly weighing the costs that are incurred in the present, and the anticipated benefits that will come in the future. Many studies have examined the effects of household factors on demand for education (Birdsall and Cochrane, 1982). These factors include demographic factors such as family size and composition, socio-economic factors such as income and occupation, as well as cultural and other factors including gender.

(A) Demographic factors

One important demographic factor is the average size and composition of the family unit. Family size has often been associated with other factors such as income, occupation and parental educational level. Tilak, (1993) notes that low income households

often with low levels of education, tend to have large families. As a result, their modest financial resources either have to be spread thinly amongst all, or priority has to be given to some children only. In such circumstances, parents have to make the decision about which child(ren) would attend and which would not. The implication from the above is that there is a negative correlation between family size and investment in a child's education. Tan and Haines (1984) however note that the relation is only weakly negative and may sometimes be positive in less developed rural areas, where older siblings may help with the costs of educating younger ones. Another aspect of influence arises from the composition of the household. Evidence from some studies indicate that the presence of young children, other adults, brothers or sisters influence participation in schooling. Studies in Nepal (Ashby, 1985; Lockheed and Jamison, 1979) revealed that the presence of brothers or sisters, and the order of birth in a family, had an effect on whether a child will attend school or not. The presence of daughters in a family encouraged the demand for education for the sons. Anderson (1988) cites a study in the Philippines (King, 1981) which established that first-born children are not educationally favoured. Chernichovsky (1985) confirmed the influence of the presence of other adults in the household when he noted that in Botswana, the more adults there are in a household, the less the need for child labour, and the more time is freed for school participation. This however depends on socio-economic factors, including labour market characteristics and prevalence of child labour.

(B) *Socio-economic*

In the literature parental education, occupation, income and assets have been either singly or jointly used to delineate the socio-economic status of a household (Bustillo,

1993). Two main patterns seem to emerge from studies that have dwelled on the influence of socio-economic factors on the demand for education. The first is that high socio-economic status is positively associated with greater demand for education and the second is that high socio-economic status is associated with preference for private schooling (Tan, Lee and Mingat, 1984).

In a study relating school enrolment to household socio-economic characteristics in Indonesia, Chernichovsky and Meesook (1985) showed that there is considerable variation in school enrolment, by level of educational attainment of parents, occupation of father and level of household per capita consumption expenditure (proxy for income levels). With regard to education of the household head, Chernichovsky and Meesook (1985) showed that children whose parents have university level education, are more than proportionally represented across all schooling levels whereas, of those whose parents have had no education, only 41 per cent males and 31 per cent females attend junior secondary schools. In Nicaragua, Wolfe and Behrman (1984) demonstrated that there is a significant correlation between the level of parental education and a child's schooling. In the Philippines Smith and Cheung (1981) found that the level of schooling of a child's father is an important determinant of rural children's participation in schooling. In Nepal, educational attainment of parents is correlated with the level of income and parental attitudes towards education, and were found to be important determinants of non-participation in schooling (Lockheed and Jamison, 1979). Looking at the demand for schooling from the aspect of the educational aspirations that parents had for their children, Cochrane, Mehra and Osheba (1986) found in the rural and urban areas of Egypt that the higher the level of parental education the greater the parental educational aspiration. From these findings there is the indication that educated parents appreciate education and

tend to press for their children to acquire at least the level of education they had, if not more. This appreciation could be further strengthened by the causal link between education and higher earnings. Hence education tends to generate its own demand and as Psacharopoulos (1977) rightly explains, schooling becomes a tradition and the demand for education perpetuates itself from generation to generation.

Amongst other household factors that influence the demand for education, the household's economic status measured by income and assets represents the most important (Blakemore and Cooksey, 1981). Schultz (1993) observes that the more income parents earn the more they are able and willing to pay for education. This observation is confirmed by evidence from studies showing that more children from high income families are enrolled in schools than from low income families. Furthermore, because high income parents are capable of paying fees and incurring other costs incidental to schooling, their children are well represented in private schools. In Malawi, Tan, Lee and Mingat, (1984) established that students in private schools come largely from homes where their parents have attained high levels of education, have high income and own costly assets. Meerman (1979) established in Malaysia that the demand for education is a positive function of income especially as the costs of education can be a substantial burden on the poor. In 1974, he found that a household in the lowest income group spent 18 percent of its annual income on education while a household in a top income group spent less than 6 percent. In a household survey in Peru, Gertler and Glewwe (1989), measured the effect of fees on the willingness to pay for education and found that the price elasticity of demand is higher for lower income groups than for higher income groups. Evans, (1981) studied families in India and Nepal and found that the enrolment levels of the richest 10 percent of families exceeded those of the poorest 10 percent by

50 to 100 percent. In a study of households in urban areas of Pakistan (Cochrane et al, 1990) found high income levels to have significant positive effects on school participation. Similar evidence was found in Indonesia, which led Chernichovsky and Meesook (1985 p.25) to the conclusion that "education beyond primary level is an income-related phenomenon".

Income has also been found to influence the level of a child's educational attainment. Low family income is a common cause for non participation or dropping out of school in many developing countries. In Nicaragua, Wolfe and Behrman (1984) reported that higher family earnings were significantly associated with greater educational attainment of the children. De Tray (1979) found that family income influenced the educational attainment of twelve to eighteen year olds in Malaysia, especially girls.

The demand for education for children in developing countries is strongly influenced by the importance of child labour which indicates the economic contributions that children make to their families. The necessity for children to perform economically important tasks that support the survival of their households has been found to limit participation in education (Smith and Cheung, 1981). The problem of child labour is more acute for rural than urban children. Many studies (McSweetney et al, 1980; Lockheed and Jamison, 1979; Kelly, 1987) have shown that jobs assigned to children, can prevent them from attending school or cause drop-out. For example girls are often required especially by rural families to help out with domestic chores such as cooking, taking care of young siblings, fetching water and firewood or working on the farm. In Botswana Allison (1981) observed that boys were required to herd cattle; a responsibility which often conflicted with school attendance. Cochrane et al (1990) note that in Pakistan, a child's contribution

in the form of labour to the family increases with age and decreases as the socio-economic status of the family increases. They also found that child labour increased when the family owned its own business enterprise.

(C) Gender

Gender inequality is still a major determinant of decisions on which child goes to school and to what level in some societies. Parental attitudes undoubtedly play a crucial role in the discrimination between sons and daughters. If inequality does exist it is mostly against female children. Some parents do not invest in their daughter's education because they believe it is economically worthless. Two reasons have been advanced for this. Firstly, the returns to female children's education may be lower than for male children. Chernichovsky and Meesook (1985 p.7) found that amongst employees who have primary education, hourly earnings for females in Indonesia are lower than for males. Secondly parents may feel that when their daughters marry they will move to their husbands' families and any gains from their education will accrue to the family of marriage rather than to them (Kwesiga, 1993). However in some cases the reverse is true and parents tend to invest more in their daughters' education. In such circumstances investments are justified by the fact that the daughter's education is perceived to bring high returns to the family in the future. For example her chances of marriage are improved and/or her bride price increases if she attains a higher level of education (Ram, 1979). Cultural and religious practices may also encourage gender discrimination against girls. Blakemore and Cooksey (1981) have found Muslim parents to be reluctant to send their daughters to school because of their religion. In other cultures however the reverse is true. For example in Botswana, girls are sent to school instead of boys who are expected to help with

herding the cattle and other animal stock (Allison, 1981). These findings indicate that parental decisions may indeed reflect the relative importance that they attach to their children's education be they males or females. Opportunity costs may be higher for girls (if they are expected to help with child care) or lower (if boys contribute more to farming) as discussed in the following section.

5.3.2 SCHOOL FACTORS

(a) Costs of Schooling

Families do incur two types of costs when they send their children to school. Direct costs which include payments for school fees, supplies, uniforms and other direct costs incidental to schooling. They also incur indirect costs or opportunity costs which are in the form of foregone household labour or earned income while a child is in school (Gertler and Glewwe, 1989). For poor families both direct and indirect costs can be prohibitive or act as barriers to schooling. Even when tuition is free other direct costs such as cost of books and uniforms are still involved (Nkinyangi, 1982; Tilak and Varghese, 1985). In an empirical analysis of the private direct costs of secondary schooling in Tanzania, Tan (1985) showed that although there are no school fees charged in state schools, other related expenditures are substantial. She also noted that enrolment varied more by school characteristics than by family background. On the contrary family economic background was important in Zambia, where Silanda (1985) found that one family spent 33 percent of its pre-tax income on education while another family spent only 3 percent. In Botswana, Chernichovsky (1981) estimates that the direct cost of schooling is equal to 5 percent of poor household income. Tsang and Kidchanapanish

(1992) also found the direct costs of schooling in Thailand to be quite substantial in relation to parents' income. The above findings indicate the burden that families bear when they send their children to school. They hardly indicate how sensitive families are to the costs of schooling neither do they explain why families take on such burdensome responsibilities. On sensitivity, Mingat and Psacharopoulos (1985) note that so long as charges remain within reasonable limits the demand for schooling will not be very sensitive to charges. It should however be borne in mind that 'reasonable' amounts differ according to income levels and besides it is the rationality behind the costs that matters.

(b) Perceived Quality of Education.

Looking at education as an investment, the decision to send a child to school is influenced by the quality of education provided by the school. School quality is represented the performances of the school's pupils in examinations (Grisay and Mahlck, 1991). Apart from examination results, other measures of educational quality include qualification of teachers, availability and quality of facilities, teaching materials and equipment, student teacher ratio and number of students per class (Windham, 1986). In Botswana, Mwamwenda and Mwamwenda (1987) studied 51 schools and noted that school facilities had an impact on the quality of education provided in the schools. Similar revelations were made by Heyneman and Loxley (1983) who studied the impact of school factors and family characteristics in 29 countries and concluded that the quality of the school explained a large part of the variance in what students learned. Fuller(1987) reviewed 60 empirical studies and concluded that school characteristics were significantly linked to educational performance. Other recent studies in Zimbabwe (Riddell and Nyagura, 1991; Ross and Postlethwaite, 1992) have come to similar conclusions.

(c) Availability.

Poor availability of schooling can affect school participation. Parental decision to send a child to a school is influenced by the proximity of the school to the home. If the school is far away from home, participation might be deterred by considerations of the additional transportation or boarding costs that would be incurred as a result. Chernichovsky and Meesook (1985) note that the decision for a child to continue from primary to a secondary school was influenced by the availability of a secondary school in the neighbourhood. King and Lillard (1987) confirm this with evidence from Malaysia which showed that having a school in the community encouraged participation in schooling. In Thailand, Cochrane and Jamison (1982) found that long distance from school negatively affected the enrolment of both boys and girls. Khan (1993) provides further evidence by citing a report from India which noted that enrolment in schools was negatively associated with distance because parents were unwilling to allow their children cross a major road or river. El- Sanabary (1993) also cites studies from Egypt, Morocco and Tunisia which indicated that parents were reluctant to send their daughters to distant schools because of the moral and physical risks involved. In Egypt, Cochrane, Mehra and Osheba (1986) found that distance to secondary school is negatively associated with parents' aspirations and probability of attendance. Notwithstanding these findings, Jamison and Lockheed (1987) did not find distance to be a significant determinant of school participation in Nepal.

Recent studies on the willingness and ability to pay for education have however used distance to school as the basis of their arguments. In his case for charging user fees in Malawi, Thobani (1983) argued that user fees would serve the dual purpose of

generating more educational resources and making schools more available thus reducing distances to far away schools. Gertler and Glewwe (1989) also used the reduction of distance as a compensating variable to measure willingness to pay for schooling in rural Peru. They revealed that even the poorest of rural Peruvian households were willing to pay fees high enough to cover the cost of operating new secondary schools in their villages. Still concerning willingness to pay charges for education, Mingat and Psacharopoulos (1985) also echo the importance of distance by registering that charges would not be a barrier if they served to bring schools geographically closer to where families lived.

5.3.3 GOVERNMENT FACTORS AND POLICIES

Many factors that relate to government and its policies have been found to influence the private demand for education. Government spending on education affects the number of school places available and the likelihood of participation. Lewin,(1987 p.25) has identified two main groups of factors that would limit the capacity of governments to allocate resources to education. The first group are those that would affect the size of the government budget, thereby limiting government's ability to finance education. The second group comprises factors that would affect the priority given to the education sector. These factors limit government's willingness to allocate resources to education. See Table 5.1 (taken from Lewin (1987) for the factors that would increase and those that would decrease the ability and willingness of governments to finance educational development.

As Table 5.1 shows, factors that bring pressure to bear on a country's economy,

such as domestic inflation, increased debt servicing, declining international trade, currency devaluation low foreign exchange rates and loan conditionality, inhibit a government's ability to finance services such as education. The presence of some, if not all of these factors in most developing countries in Sub-Saharan Africa including Cameroon appears to be the main cause of their inability to finance their social services. Also presented on the table are other factors such as the expansion of the country's taxation base and the attraction of more foreign aid that will increase resources and enhance a country's ability to finance educational development.

The second part of the table concerns factors that will increase or decrease a government's willingness to finance educational development. Government's willingness to finance education can be boosted by manpower shortages which was a common phenomenon in many newly independent countries in Sub-Saharan Africa in the 1960s. Other factors include, high population growth, increasing social demand for education, and pressure particularly from international donor agencies for more equitable access to education. Amongst the factors that constrain government's willing to finance education are qualification escalation, unemployment of the educated, migration of the educated and others.

TABLE 5.1: ABILITY AND WILLINGNESS OF GOVERNMENT TO FINANCE EDUCATIONAL DEVELOPMENT.

ABILITY		WILLINGNESS	
Increasing	Decreasing	Increasing	Decreasing
Lowering Unit costs	Global economic recession	High population growth	Increasing educated unemployment
Expanding the taxation base	Declining trade volume/value	Increasing social demand	Migration of educated
Attracting more aid.	Escalating energy costs	Interest group pressures	Qualification escalation
	Exchange rate pressures	Incremental upward drift in salaries	Declining school quality
	Domestic inflation	Continued manpower shortages	Inequitable provision
	Increased debt reserving	Pressure for equitable access	Disillusion with productivity gains resulting from more education.
	Loan conditionality		
	Restricted Aid flows		
	Increased intersectoral competition		

(Source: Lewin (1987) Education in Austerity: Options for Planners p.26.)

The factors presented above may influence private demand for education in several ways. For example if government has the ability and willingness to pay for education and goes to the extent of providing education at little or no cost to individuals, demand for education would almost be limitless. But if government faces certain constraints in its

ability and/or willingness to finance educational development then private resources would be needed and so private decisions have to be made.

Government policies may also affect the private demand for schooling by setting fee levels and determining the financial support that students receive. If the situation is such that there are no fees and in addition students are given generous scholarships to cover living expenses as was the case with university education in Cameroon, then demand would increase. Another aspect of influence, is government's policy on the size of the public sector. James (1991) has noted that policies about the size of the public sector of education strongly influence the size of the private sector. As an example of this, the propagation of public education in Cameroon from the early 1970s led to a stagnation if not decline of the growth of private enrolments.

Government policies may sometimes have unexpected outcomes. For example in an attempt to encourage enrolments and overcome existing disparities, the government of Kenya implemented two policies. One was the abolition of school fees and the second was the provision of boarding schools in grazing land areas for children of nomads. The reason for the first policy was to eliminate financial barriers that may prevent some children from attending school. The reason for the second was to increase access to nomad children who found it difficult to attend day schools because of distance. Nkinyangi (1982) examined both policies and found that the children for whom these policies were intended were never reached. The abolition of school fees caused a substantial increase in enrolments initially. Access to children of parents who could not afford fees improved generally, but in the long run the situation slipped back to what it was before the abolition of fees. Since plans had not been made about how to replace the revenue the schools were losing by not

collecting fees, schools started to experience financial shortages. As a result, they resorted to levying other types of fees to cover costs. Families which were able to afford fees continued to provide education for their children as they did before while those who could not afford were left out. The quality of education provided in schools of poor communities deteriorated. Consequently, even though more children were actually enrolled, the difference between the poor and rich children was never overcome. This finding corroborates that of Court (1975) who observed that in Tanzania the abolition of fees resulted in more reliance on self help. Schools in affluent communities were able to sustain and improve their educational standards while impoverished communities, barely stayed open.

Another policy that had unexpected outcomes is the policy in Kenya to build boarding schools for children of nomads. These new schools were unfurnished and so boarders had to bring their own beds, bedding and cooking utensils. This meant that families had to incur more costs. Since the nomad families could not afford the requirements, their children could not take up the places. As a result, wealthy children from other districts who could not gain access to the limited places available in the schools in their locality, gave false addresses and took advantage of the boarding facilities.

Both cases are classic examples of policies that have dealt with one aspect of the cause of the problem of non participation and disregarded other causes, thus creating new problems. In the case of the boarding school policy, even though factors like location and timing had been taken into account, the failure of implementation indicated that those two factors were necessary but not sufficient to increase participation and building boarding facilities was not the right solution to encourage children of nomads to attend school.

These two examples show how the implementation of policies that are not based on a careful study of the causes of a problem can easily lead to unintended outcomes. It is therefore necessary to study any situation properly before embarking on any policies that are meant to be solutions. So far we have concentrated on reviewing the literature on factors that influence the private demand for education. The next section will pertain to the development of a conceptual framework that will be used for the analysis of the data collected for the present study.

5.4 THE CONCEPTUAL FRAMEWORK.

The conceptual framework is derived from the human capital theory and its concept of investment in education, reviewed in chapter three above. It is also developed from the literature that characterises ability and willingness to pay for education, especially in developing countries as reviewed above.

According to the human capital concept of investment in education, people incur costs for education in the present with the expectation of benefits in the future. The procurement of knowledge and skills through education in schools is perceived as capital which brings future returns. Hence if a financier of education assesses that the cost of education are less than the benefits, then education is perceived as an investment and so he/she will willingly bear the costs. On the other hand if the costs are perceived to be more than the benefits, then education becomes consumption and he/she will not be willing to bear the cost. The decision therefore to acquire education depends on the perception of future benefits. The main assumption of the framework is that parents who

finance their children's education and the government that allocates public resources for education always make the decision on financing education based on the perceived benefits they expect in the future which then acts as the motivating force behind their willingness to pay for it. Another aspect of the framework concerns ability or affordability. When individuals have available income (savings or loans) to dispose of, they will readily pay for education when it is perceived as an investment. Hence the more income people have the more they can afford, and hence their ability to pay for education increases.

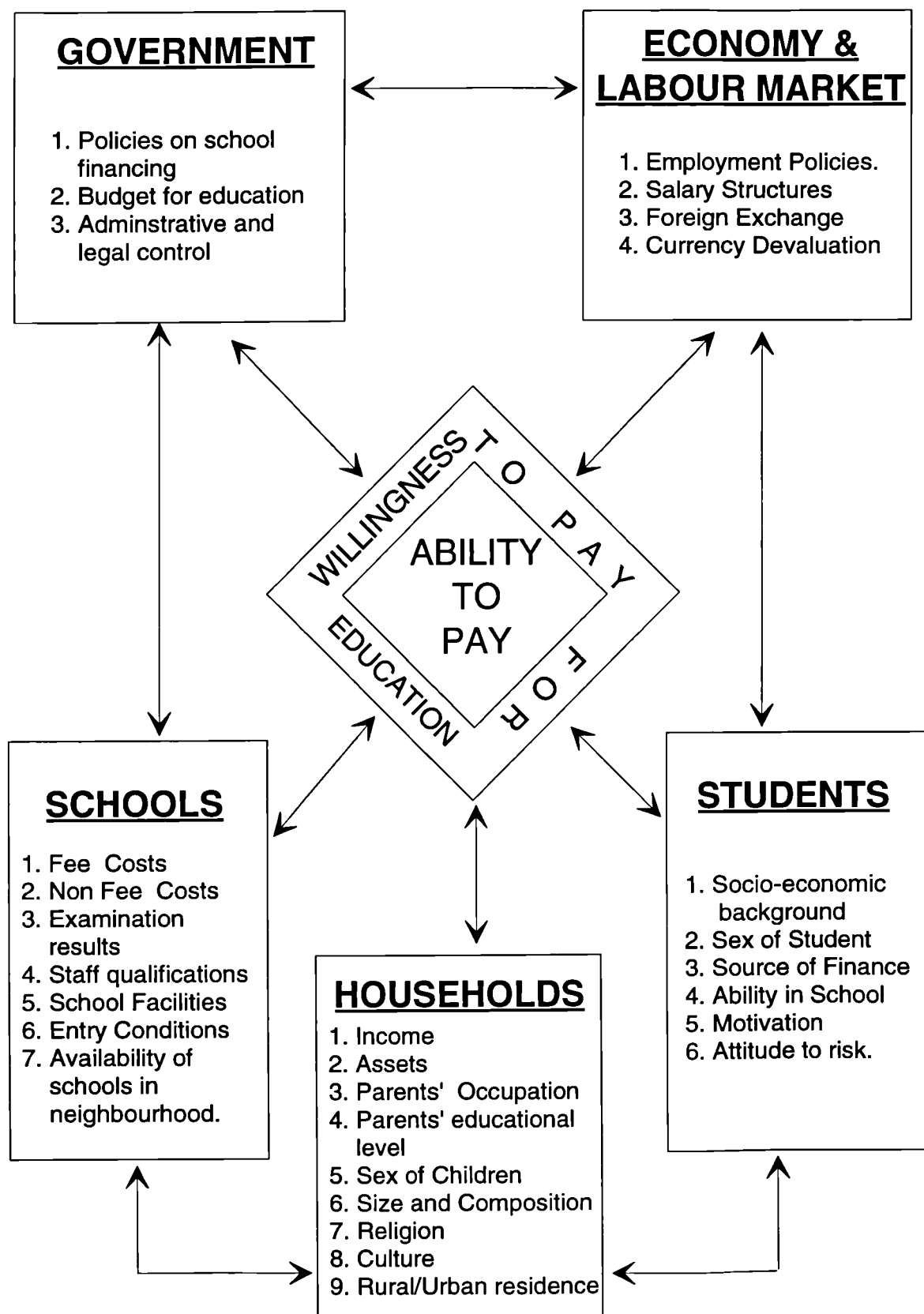
An underlying strand of the framework derives from political systems that are based on certain ideologies. In this study it is assumed that the prevailing political system dictates government organisation and administration, as well as the size of the public and private sector, and how resources are allocated to services. The political system helps us to understand why things are done differently in different societies. For example in some societies government is centralized, while in others there is decentralisation with autonomy at local levels. Therefore, national governments in general and ministries of education in particular, are organized on the basis of the political systems they adopt, and their organization has implications for the financing of education. Diambomba (1992) echoes this point when he notes that the way an educational system is organized, influences the way the system is financed. He took the point further by adding that the financing system also influences financiers reactions to situations such as resource shortages. For example, in times of financial difficulties while individuals in a collegial financing system will adopt a reformist attitude and seek ways of reforming the system, individuals in a bureaucratic centralized financing systems will try to maintain the status quo.

The framework which is represented in Figure 4 below, consists of interrelated factors divided into five groups namely Government, Economy and Labour Market, the Student, Household and the School. Government policies, budgetary allocations, administrative and legal controls determine the way the education system as a whole is organized and the way schools operate. Parents whose children attend the schools make financial contributions towards their children's schooling, albeit through incurring direct or indirect costs. Inherent household characteristics such as its socio-economic status and household size determines how much household income is devoted towards the education of the children. Also the child's ability in school coupled with parental aspirations in terms of future benefits will influence parental willingness to pay for the child to attend school. Future benefits are often in terms of job prospects which are determined by the requirements of the economy or labour market. Other factors such as culture and religion may have an impact on willingness to pay. For example in a cultural setting where people are used to a communal tradition with each individual making a contribution towards certain goals, willingness to pay or contribute will not be a problem. However it becomes a little difficult when the tradition is not imbibed in the people.

In most developing countries access into high income jobs is mainly through the holding of certificates. Since parents' ultimate goal is to see their children in high paying jobs, they would be looking out for schools that are capable of enabling their children to acquire the certificates they require. Such schools are those that have the right school climate (organized curricular, order and discipline, positive teacher attitudes) enabling conditions (qualified teaching staff and effective leadership) and teaching and learning processes that result in student outcomes leading to academic achievements, social skills and economic success.

Figure 4

FRAMEWORK OF FACTORS INFLUENCING DEMAND FOR EDUCATION



The foregoing sections have reviewed the factors that encourage or limit private demand for education with evidence and examples from other developing countries. In summary, the political system and the economic situation of a country, coupled with household, school and student characteristics all influence the ability and willingness to pay for education in different ways. The main factors that influence the demand for education have been grouped and organized into a framework (See Figure 4). Even though they are closely related to one another, each of the determinants have been discussed in turn with evidence from studies carried out in many other developing countries. There are many studies in existing literature concerning these factors, but the purpose of this review was, to use a few examples of such studies, to highlight the factors that influence the demand for education, so as to clarify the discussions on willingness and ability to pay for education in Chapter Eight. These factors are important but it will not be possible to assess all of them within the scope of the present study. Given the wide range of factors, I will concentrate on those factors that are relevant to accomplish the specific research tasks set out in this study. A list of tasks and propositions are presented below.

TASKS

1. To compare the sources of finance in public and private secondary schools.
2. To examine the present patterns of private educational expenditure.
3. To examine the role of Parent Teacher Associations in secondary schools.
4. To analyze the effectiveness of current methods of financing secondary schools.
5. To assess the probable effects of introducing fees in public secondary schools.
6. To examine the factors that influence ability to pay fees in secondary schools.
7. To evaluate the willingness to pay for secondary education.

PROPOSITIONS:

1. There are significant difference between sources of finance for public and private secondary schools.
2. Parents incur substantial private costs for education in secondary schools.
3. Parent Teacher Associations are strong supplementary sources of finance in public and private secondary schools.
4. The present policy of zero tuition fees in public secondary schools does not promote equity or efficiency.
5. The introduction of fees in public secondary schools will raise more money for education but will have a negative effect on the poor.
6. The ability of parents to pay fees in secondary schools is influenced by their socio-economic status, level of education, income, household size, and cost of education.
7. Parents are willing to pay fees if necessary, provided the funds are managed locally and they perceive that payment of fees will lead to improvements in quality.

These tasks necessitate specific data, which are tabulated, in order to highlight the range of data collected in connection with the thesis. Table 5.2 therefore summarises the tasks, propositions, data required and sources of evidence as an introduction to the design of the data collection procedure which will be elaborated in the next chapter.

TABLE 5.2: RESEARCH TASKS, PROPOSITIONS AND SOURCES OF EVIDENCE

TASKS	PROPOSITION	DATA REQUIRED	SOURCE OF EVIDENCE
1. To compare the sources of educational finance in public and private secondary schools.	1. There are significant difference between sources of finance for public and private secondary schools.	Sources of finance to schools. Sources of educational finance to students.	Principals' questionnaire number 8. Students' questionnaire number 15 - 18.
2. To examine the present patterns of private educational expenditure.	2. Parents incur substantial private costs for education in secondary schools.	Information on the cash outlay for tuition fees, registration, tuition, etc. Household income	- Household questionnaire Numbers 28 and 49. - Principal's questionnaire Number 11. - Current market prices of books and school needs.
3. To examine the role of Parent Teacher Associations in secondary schools.	3. Parent Teacher Associations are strong supplementary sources of finance in public and private secondary schools.	Contributions of Parent Teacher Associations. Involvement of PTAs in financing secondary schools.	- Household questionnaire Number 32 to 43 - Principal's questionnaire Numbers 14 to 28.

TASKS	PROPOSITION	DATA REQUIRED	SOURCE OF EVIDENCE
4. To analyze the effectiveness of current methods of financing secondary schools.	4. The present policy of zero tuition fees in public secondary schools does not promote equity or efficiency.	<ul style="list-style-type: none"> - Financing methods used. -Flow of funds. Cash needed and available to secondary schools, Entry conditions into secondary schools. - Socio-economic background of students in secondary schools. 	<ul style="list-style-type: none"> - Principal's questionnaire number 9 and 10. - Student questionnaire numbers 9,10,11,12,20,21. - Household questionnaire numbers 12, 15 to 25. - Ministry of education document about fee structure.
5. To assess the probable effects of introducing fees in public secondary schools	5. The introduction of fees in public secondary schools will raise more money for education but will have a negative effect on the poor.	Parents' sources of money for fees, Reaction of parents to proposals to introduce fees.	<ul style="list-style-type: none"> - Household questionnaire numbers 12, 15 to 25. - Student's questionnaire number 12, 14 to 18. - Documentary evidence from other studies. - Evidence from National household expenditure survey in Cameroon. - Household questionnaire number 43, 44 - Student questionnaire numbers 23 to 25. - Household questionnaire number 39,40,46,47.

TASKS	PROPOSITION	DATA REQUIRED	SOURCE OF EVIDENCE
6. To examine the factors that influence the ability to pay of fees in secondary schools.	6. The ability of parents to pay fees in secondary schools is influenced by their socio-economic status, level of education, income, household size, and cost of education.	<ul style="list-style-type: none"> - Socio-economic status of parents. - Educational level of parents. - Household sizes - Household income 	<ul style="list-style-type: none"> - Household questionnaire numbers 1,9,12, 15 to 25,28,29,30,49. - Principal's questionnaire numbers 11,3,4,5,6. - Student's questionnaire number 9,10,11,12,13
7. To evaluate the willingness to pay for secondary education.	7. Parents are willing to pay fees if necessary provided the funds are managed locally and they perceive that payment of fees will lead to improvements in quality.	<ul style="list-style-type: none"> -Socio-economic status of households, -Expectations of parents and students. -Parents' opinion about the management and utilization of fees paid 	<ul style="list-style-type: none"> - Household questionnaire number 12, 15 to 25,31 - Student's questionnaire numbers 9,10,11,19,20,21.

CHAPTER SIX

FINANCING SECONDARY EDUCATION IN MEZAM DIVISION, NORTH WEST PROVINCE, CAMEROON: THE SURVEY

6.1 INTRODUCTION:

Having reviewed the factors that influence the ability and willingness to pay for education in developing countries, and elaborated on the tasks and propositions of this study in Table 5.2 above, we will now concentrate on how the data was collected. This chapter delineates the research method used in this study. It includes the research design, research instruments, sample, description and justification of the data collecting procedures adopted. The chapter is divided into three main sections. The first section concerns the research design and preliminary procedures carried out before the study. The second and third sections pertain to all the activities that took place during fieldwork. The second section is specifically about the preparations and pre-tests carried out before the main study. The third section concerns the main study.

The study is cross-sectional, and was carried out in three parts from March to July 1993. The three parts of the field study include:

- A school survey of principals and students in the selected schools.
- A household survey of selected parents resident in urban and rural areas, who had children in secondary school.
- Interviews with key informants complemented by document analysis at both the central and provincial levels.

6.2 RESEARCH DESIGN.

This study used the survey research approach. Cohen and Manion (1985) note that the purpose of surveys is to gather information at a particular time with the intention of (a) describing the nature of existing conditions; (b) identifying standards against which existing conditions can be compared; (c) determining the relationship that exists between specific events. D.A de Vaus (1990) asserts that the purpose of survey analysis is to describe the characteristics of a set of cases as well as to locate causes by trying to compare cases. Since the purpose of this study is to investigate educational financing practices and to analyze parental views about the payment of fees in government secondary schools, the survey method was deemed suitable. Questionnaires and interviews were used as data collection instruments.

The use of questionnaires was considered to be economical financially and in terms of time, as they could easily be distributed to a large population within a short period. Interviews were also suitable especially for the household survey as many parents were not literate to complete the questionnaires themselves. Interviews also gave parents the opportunity to express themselves in answering open ended questions. Both methods were complementary.

Questionnaires were developed in the University of London Institute of Education. In developing the questionnaires, the literature pertaining to questionnaire design was reviewed (Moser and Kalton, (1971), Hoinville et al (1983; D.A de Vaus (1990). Existing questionnaires used in other surveys were also consulted for style. Many surveys had been carried out in developing countries concerning the demand for education or the

willingness and ability to pay for education (Birdsall, 1980; Birdsall, 1983; Ainsworth, 1984; Tan, Lee and Mingat 1984; Gertler and Glewwe, 1989). Questions were adapted from some of the questionnaires used in previous researches. For purposes of this study, questions that were peculiar to the Cameroonian context and to the study objectives were included.

After these considerations a draft version of the questionnaires was completed. To confirm clarity of the questionnaires, discussions were held with two Cameroonian Educationists, pursuing a Masters degree course in the University of Reading in Britain. The draft was also discussed with education authorities in the Provincial Delegation of National Education in the North West Province. Slight alterations were made and then copies of the questionnaires to be used for the pilot study were produced. The questionnaires contained the following:

I) STRUCTURED SURVEY QUESTIONNAIRE FOR STUDENTS

- *Respondent's characteristics:* gender, age, religion, school, jobs, earnings.
- *Parent's characteristics:* Occupation of father and mother, educational levels of parents, assets, number of children.
- *Support in school:* person paying fees.
- *Expenditure:* Expenditure by parents for school.

II) A STRUCTURED SURVEY FOR PRINCIPALS OF SCHOOLS

- *School characteristics:* Type of school, enrolment, examination results.
- *Staff characteristics:* Qualifications.

- *School finances:* Source, type of finance.
- *Parent Teacher association:* Availability, activities carried out by the PTA.

III) STRUCTURED HOUSEHOLD QUESTIONNAIRE.

- *Household characteristics:* gender, age, relationship to head of household, marital status, educational status, school type attended, highest educational level of household members.
- *Characteristics of the home:* Wall, floor, roof and window types, number of rooms, source of light, rents paid or proposed.
- *Household assets:* Radio, television, motorcycle, car and animals.
- *Household expenditure:* Educational costs for fees, books and uniforms.
- *Household income:* Salaries/wages, sales of produce, remittance from children and other relatives.
- *Knowledge about Parent-Teacher Associations:* Meetings and activities.
- *Views about introduction of tuition fees.* Possible reactions.

The different questionnaires can be found in Appendix 1.

THE CONCEPTS OF A HOUSEHOLD AND SOCIO-ECONOMIC STATUS.

In order to avoid any ambiguities, the concepts of a *household* and *socio-economic status* had to be defined very clearly from the beginning. These concepts were considered to be culturally specific and so were defined as such. In developed countries a household is considered to be all the people living in a house but who might not necessarily share

their economic resources (Casley and Kumar, 1992). In other cultures such as in Cameroon, a house cannot be used as the only criterion for a household definition. This is so because dwellings harbouring members of one family can sometimes be small and numerous. In polygamous families for example, the men and women eat and sleep in separate dwellings under different roofs but are married, have children, and share resources. Such dwellings are often close to each other to form a compound. Compounds are sometimes surrounded by a mat fence (common with Muslims) or trees. Every compound has a family head. Hence in the Cameroonian context, the definition of a household, fits the one given by Casley and Lury (1987) quoted in Casley and Kumar (1992, p.60) which indicates that

" A household is a person or group of persons generally bound by kinship ties who live together under a single roof or within a single compound and who share a community of life in that they are answerable to the same head and share a common source of food"

This definition was adopted and provision was made in the questionnaires for all the members in a household.

The second concept that needed to be defined is socio-economic status. The difficulty of defining socio-economic status in developing countries is well known. The demand for education as we saw in chapter five, is influenced by socio-economic background. Income levels can be used in developed countries to measure economic status, but in developing countries, since many people are not in formal employment, income measurement is skewed. Consequently, many studies in Africa have attempted to distinguish levels of socio-economic status by using proxies for wealth. Possession of a means of transportation, cooking stove, house construction material, running water, electricity, highest educational level have been used to symbolise socio-economic status. A study carried out in Cote d'Ivoire (Glewwe and Dennis de Tray, 1988), as part of the

Living Standard Measurement Survey, found that in rural areas, agricultural land per capita, and adult school attainment were the best measures and in urban areas, per floor area and adult school attainment were related to poverty. Forsberg (1990) used education, occupation, ownership of a house, cash income, water source, and type of toilet to determine socio-economic groups in Zambia. In the North West Province of Cameroon, Eder (1991) used primary occupation, ownership and material used for constructing house, glass windows and functioning radio as proxies. In this study, proxies were also used in addition to household income for measuring socio-economic status.

Household income is difficult to measure, particularly in Cameroon where the bulk of the population live in rural areas and the economy is mainly agricultural. In spite of the difficulties, ways of collecting income data had to be worked out. Expenditure details are often perceived to be a more reliable indicator than income. This is because, people have a tendency to underreport income (because they believe the information will be used for tax purposes) than they do expenditure. The possibility of using the expenditure method was explored. It would have required that households kept a record of their expenditure over a period. Not only would this have needed some degree of literacy which was not available in rural areas, but within the confines of time available for fieldwork, this was not practicable. Much effort was consequently put into collecting income data and emphasis was made to increase its accuracy. To do that, detailed questions were incorporated concerning all possible sources of income including remittances from family members. For some sources of income, respondents were allowed to use preferred reference periods; for example week, month, year (note was taken). This was important because in some cases such as the sale of farm produce, it is easier to report income weekly or monthly rather than yearly.

6.3 FIELDWORK:

6.3.1 Permission

Permission to carry out the study was obtained from officials at various levels. Written authorization was given at the central level by the Minister of National Education, and at the provincial level by the Provincial Delegate of National Education for the NorthWest Province (Appendix 2). The letters of authorization had to be presented wherever I had to collect data. The consent of other officials and local authorities, such as chiefs, was sought, but these were mainly verbal.

6.3.2 Preliminary work at Provincial Delegation for Education.

A current list of educational institutions in the Province, classified according to Division, school type, and ownership was obtained from the delegation. This was to enable the researcher choose the administrative division and the institutions to be included in the study. Important statistical information about educational services in the province was extracted from yearly statistical reports. Other documents concerning the financing of schools such as decrees from the Ministry of National Education, circular letters from the Provincial Delegate and/or the Minister of National Education to proprietors and principals of secondary schools were also analyzed.

6.3.3 Sampling:

A multi-stage sampling method was used to draw the sample. The first stage was purposively done, choosing one Administrative Division out of the seven in the North

West province. The division had to be easily accessible, have more than four of each secondary school type (public, private secular, private mission) and portray a typical rural and urban setting. After the division had been chosen, one typical rural and one urban area were randomly selected. In the second stage, all schools with at least a form three class were listed stratified by area and by their type or their proprietors (public, private secular and private mission). In all, 16 schools were randomly selected as the sample to be studied.

In each of the chosen schools, only Form III (three) students were included in the study. Form three was chosen because it is believed to be the form in which students begin to prepare for the General Certificate of Education Examination and the parents are keen to see them through the last two forms. Existing class lists were used to randomly select 50 form three students who would each complete a questionnaire. All 16 Principals of the schools selected for the student survey, formed the sample for the survey of principals of secondary schools. They were each given a questionnaire to complete, and discussions were held with one principal from each school type. The purpose of the discussions was to enable the researcher gain more information concerning their financing procedures.

For the household survey, only parents who had children in secondary schools were interviewed. Sampling was done in two-stages. The first stage involved a random selection of quarters in which the study was to be carried out. In the selected urban and rural areas, all the names of quarters were clearly written out with the help of informants who had lived in the various areas for long. From the list of quarters stratified by area, ten quarters were randomly selected in the rural area and five in the urban area.

The second stage involved the selection of the households that had to be interviewed. Considering that roads and streets are not named and houses are not numbered, it would be difficult to locate parents. Moreover, many students often have to travel to far off destinations to attend school. Interviewing the parents of students in the school survey was therefore not feasible. A typical rural and urban setting was then chosen for the household survey. The second stage started with a census of the chosen quarters in the rural and urban areas. During this census, the interviewers only wrote down the names of the household heads who had children in secondary schools. From the list of household heads with children in secondary schools, using a stratified random sampling method, household heads were systematically selected since it had been decided to study 150 and 250 households in the urban and rural areas respectively.

6.3.4 Selection and Training of Assistants.

With assistance from the statistics department of the Provincial Delegation of Plan and Regional Development, six research assistants were recruited and paid a fixed amount as wages per day. All the assistants were holders of the General Certificate of Education at Advanced Level in two or more subjects. Four of them had participated in the National Household Survey carried out in 1984. Other criteria used for recruitment were eligible handwriting, residents around Bamenda, ability to speak any of the Ngemba languages and desirably Bafut (the rural setting chosen for the household survey). This was important because in the rural areas not everybody understands or speaks "pidgin", so it might be necessary to translate the questions into a local language understood by the interviewee.

Assistants were trained for three days. The first two days were mainly taken up by theory, using a training manual that had been prepared by the researcher (See Appendix 3 for training program and manual). Each day began at 8.30a.m and ended at 2.30p.m with a one-hour break around mid-day. The training manual had information on the purpose of the study, the objectives and the questionnaires and how to complete them. It also had basic information about sampling, interviewing techniques, and the roles of the assistants which most of them were familiar with.

The main activities were reading and explaining the information and instructions in the manual, discussion of the questionnaires including translations into pidgin, role plays and the need for courtesy and politeness during the survey. As homework, trainees were each asked to complete a questionnaire with a neighbour. Training continued on the third day with hands-on experience in the field during the pilot study when the sampling procedures and questionnaires for the household survey were being pre-tested.

6.3.5 Pre-Tests.

The main aim of the pre-tests was to have a trial run of the sampling procedures and the questionnaires so that potential problems could be identified. The pre-tests also served as a way of gaining practical experience for the research assistants. Pre-tests were carried out for the school (student), principal's and household surveys.

6.3.5.1 Pre-test for the school survey (Student and Principal's surveys).

Three secondary grammar schools that had not been selected for the main school

survey, were chosen. A random sample of fifty form three students was chosen from class lists, obtained from principals of the schools. Having briefed Principals on the purpose and objectives of the study, the sampled students were given questionnaires to complete. They were also asked to make comments on any aspects that could have been missed in the course of designing the questionnaire. All three principals of the selected schools also completed the Principal's questionnaires. The student questionnaire was administered to a total of 150 students in the three schools.

6.3.5.2 Pre-test for the Household Survey.

Interviewers were taken to a rural and an urban setting, similar to the ones that had been selected for the household survey. They were then asked to put into practice what they had learned during the training session. General supervision was assured by the researcher who corrected the few minor errors that were made by some of the interviewers, such as omission of the date of the interview. One quarter in Mendankwe and one in Bamenda urban area (not to be included in the main study) were chosen as pilot settings for a rural and an urban area respectively. The first thing was to find out the boundaries of the quarter (from the quarter heads in the rural area, and official map for the urban area) and make a census of all the households with children in secondary schools. Households were then chosen randomly for the interviews. Initially each member of the research team took turns in conducting an interview while the team members watched and took notes. Comments were made immediately after each interview. Thereafter the assistants went on with individual interviews, still supervised by the researcher. Interviews generally lasted for about 45 minutes. Out of the thirty households sampled for the pre-test, responses were received from twenty seven.

6.3.6 Modifications.

After processing the responses from the household and school surveys, a few modifications were made on the household, students' and the principals' questionnaires. Some questions were eliminated from the students' questionnaires. For example, in the original student questionnaire, there was a question about the incomes of their parents. Many students did not know their parents' income and so this question was eliminated from the final questionnaire. Responses to the open ended questions were categorised, coded and included in the revised questionnaires. There were no major changes on the principals' questionnaires but for a few additions made to sections such as teachers' qualifications and other budgetary heads, and sources of school income that were missing. A few modifications were made on the household questionnaire after the pre-test, to clarify ambiguities.

6.4 THE MAIN STUDY

6.4.1. Sampling

Mezam Division was purposively chosen as the setting for the study. This was so because it has all the characteristics of the other six divisions, it is accessible and has more than four of each secondary school type (public, private mission and private secular).

A random sample of 16 secondary grammar schools (50% of the total number of grammar secondary schools in Mezam Division) were included in the study. The sample contained six public secondary schools, four private mission schools and six private

secular schools. Ndop, a former sub-division of Mezam had been upgraded to a full Division so schools in this part were excluded. In each of the chosen schools, only form three students took part. Using the class lists, 50 form three students were randomly selected from each school. All principals of the 16 selected schools were included. At the end, a total of 16 principals and 750 form three students were sampled to take part in the school study. 50 students in a private mission school were unable to participate in the study because the period scheduled for the study coincided with class examinations. All efforts to find another appropriate time failed. By this time, it was not possible to get another sample.

For the household survey, five quarters were selected in Bamenda (urban area) and ten quarters in Bafut (rural area). A numbered list of households with children in secondary schools was drawn up for each of the quarters. In order to find the households easily during data collection, each house was marked. 150 households were randomly chosen from the five quarters in Bamenda and 210 households from the ten quarters in Bafut, depending on the number of eligible households in each quarter. At the end, a total of 360 households were sampled to take part in the survey.

6.4.2 Data Collection.

6.4.2.1 School Survey.

The 16 Schools were visited at least twice but sometimes three times. The first time the researcher met the principals, presented the letter of authorization and explained what the study was all about (objectives and procedures). The principals were each given a questionnaire to fill, some time before the next visit of the researcher. The researcher

also asked for form three class lists, so as to be able to prepare the list of randomly sampled students. An appointment was fixed for the researcher to meet the students.

During the second visit the researcher met the students in a classroom. In case a student was absent from school on the day, the student before him/her on the list was taken as a replacement. All the students in each of the schools completed the pre-numbered questionnaires at the same time. Completed questionnaires were handed in, and they were immediately checked by the researcher for omissions or mistakes before they were finally accepted. The whole exercise took about two and a half hours, thanks to the help of the school authorities and class teachers. After the exercise with the students the principal's completed questionnaire was collected. The researcher only returned to a school for the third time if the principal's questionnaire was either not collected or was incomplete. Three principals each representing the different school types were later on interviewed about the methods used in getting revenue and how the revenue was expended.

6.4.2.2 Household Survey.

Data for the household survey was collected using structured questionnaires administered by trained interviewers. The team of interviewers were lodged in the houses of two kind villagers and the researcher was lodged in the rest house of a nearby convent. Work started at 8.00 a.m every morning. The research team was conveyed by car to the various areas of work, and the researcher later returned to an agreed location to await interviewers with completed questionnaires. Each completed questionnaire was scrutinized for proper completion and consistency before leaving the quarter. Whenever there was an

omission (very few), interviewers were asked to return to the household, and correct it.

During the first week in each of the areas, the researcher randomly selected one completed questionnaire per interviewer and conducted a re-interview. This was to ensure that the interviewers were asking the questions and recording responses accurately. To prepare for the re-interview, household heads were informed that the researcher might come round again to ask the same questions. This helped because the respondents co-operated since they were already aware that a re-interview might take place. In summary, every effort was made to ensure good quality of the data collected.

Each interview lasted about 45 minutes. An average of six interviews were conducted by each interviewer a day. On the whole, the team completed an average of thirty-six questionnaires a day. The entire survey in the village took almost two weeks, which included ten working days and two market days. Work was suspended on the market days because most informants would go to the market which holds only once a week. At the end of the survey, 204 households were interviewed instead of the expected 210, giving a response rate of 97.14%. In the urban setting, being a cosmopolitan area, the procedures followed in the rural setting such as informing the quarter head before the study, was not possible. However every effort was made to inform the authorities concerned before the study. The interview team depended very much on the understanding and co-operation of parents. Households with children in secondary school were sampled and interviewed following the same procedure as for the rural setting. The household survey in the urban area lasted for eight days. A total of 131 households were interviewed, instead of the 150 that had been planned, giving a response rate of 87.33%.

Of all the 360 questionnaires allocated for the household survey, 335 were successfully completed (93.05%). The high response rate especially in the rural area was due mainly to three factors. First, the paramount chief had been notified of the study and he was very co-operative. He called all the *Tanekru* (quarter heads) and briefed them about the arrival of the research team. The information was circulated, and as a result, households were very co-operative. Secondly the team with members experienced in interviewing, worked very hard. Work started at 8.00 a.m until 3.00p.m, and some times continued till 6.00 p.m. If the household heads were not at home, the interviewers had to call again. Thirdly, the presence of a vehicle, proved very helpful both for making arrangements before the main study, and also for transporting the team to various locations in the quarters.

In the last phase of data collection, discussions were held with other key informants. Discussions focused on their views concerning the problem of financing secondary schools and what they think can be done to alleviate the situation. These included education officials, Education secretaries, PTA executive members of various secondary schools and influential people in the community like chiefs. Notes were taken during discussions.

6.4.3 Data Processing

After data collection questionnaires were checked. Responses to open ended questions were categorized. All the responses were coded and entered into the computer using the software, EPI-INFO version 5.1. The data was then translated into SPSS/PC format for analysis.

6.4.4 Problems Encountered

1. The fieldwork period coincided with widespread political unrest and dissatisfaction amongst parents, for recent reductions of salaries and delays in payments, which were then three months overdue.
2. Mezam Division had just suffered from a three months State of Emergency imposed by the Head of State, after the Presidential elections in October 1992. There was a general feeling of resentment towards the government in power. The population was very sensitive and suspicious of anybody who called to collect information. Many people thought that the research team were government agents collecting information from them that might lead to further persecution. It was therefore an up hill task to convince many parents particularly in Bamenda (the urban setting) to answer the questions. The researcher succeeded in allaying fears by presenting the letter of introduction from the Institute of Education in London. The importance of the study, and the reason for carrying it out were carefully explained.
3. The questionnaires were prepared in English and because many parents understand pidgin, the questions had to be translated. In the rural areas, the questions had to be translated into the local language for parents who did not understand pidgin (This was necessary only for two cases). Foreseeing the possibility of this problem in the rural areas, care was taken at the recruitment stage to get people who were proficient in the Bafut language.

4. The question on income was difficult. After ensuring that data on all the possible sources were to be recorded, some parents were still unable to say how much they earned. This was either because some parents considered information pertaining to their income to be personal, or they only released the information they wanted to. Notwithstanding the above, every effort was made to get as much information as was possible from the parents.
5. Most parents made expenditures globally for all their children, so separating some categories of expenditure such as for books, was difficult for them. This problem was however overcome by also asking the principals what the school expects a parent to spend for schooling. Concerning the cost of books, current prices of the list of recommended books was checked both in the bookshops and in the second-hand book markets. This was to find out the range of expenditure for books.

So far, we have shown how this study was designed, and how the research methods and instruments were tailored, to suit the purpose of the study and the situation in Mezam Division. We have also outlined all the field experiences and observations, including technical procedures followed and logistical difficulties encountered. Before presenting the results of the survey in the next chapter, a brief description of the survey sample will follow.

6.5. DESCRIPTION OF THE SURVEY SAMPLE

6.5.1 Household Interview Survey.

The household survey included 335 households containing 2444 individuals, giving an average household size of 7.3 inhabitants. 51% of the residents were males and 49% were females. 66.2% were Presbyterians, 21.6% were Catholics, 6.5% were Baptists and 5.7% were either Moslems or belonged to other religions. Table 6.1 presents the age distribution of the members of the surveyed households.

TABLE 6.1: DISTRIBUTION OF HOUSEHOLD MEMBERS BY AGE
(Household NUMBER = 335)

AGE GROUP (YEARS)	FREQUENCY
0 - 15	1211 (49.5)
16 - 30	677 (27.7)
31 - 45	379 (15.5)
46 - 60	158 (6.5)
61 - 75	18 (0.7)
76 - 80	1
TOTAL	750 (100)

49.5% of the household members were 15 years or younger with 50.5% being older than 15 years. This age distribution is comparable with the national age distribution which indicates that 50% of the national population is aged between 0 - 15 (Ministry of Plan and Regional Development (1990)).

Within the household survey, 335 household heads were interviewed. Of this number, 91.6% were males while only 8.4% were females. 60.9% of the households lived in rural areas while only 39.1% lived in urban areas. Table 6.2 presents the age distribution of the household heads.

TABLE 6.2: AGE DISTRIBUTION OF HOUSEHOLD HEADS

AGE GROUP (YEARS)	NO. OF HOUSEHOLD HEADS
20 - 24	2 (0.6)
25 - 29	13 (3.9)
30 - 40	135 (40.3)
41 - 50	110 (32.8)
51 - 60	57 (17.1)
61 - 70	17 (5.1)
71 - 80	1 (0.3)
TOTAL	335 (100)

73.1% of the household heads were aged between 30 and 50 years, 22.5% were aged 50 years and above though only 4.5% were below 30 years.

6.5.2: School Survey of Principals and Students.

Principals of 16 schools completed questionnaires. Summary statistics about the schools is presented in Appendix 4. In the sample there were 6 government, 6 private secular and 4 mission secondary schools. 750 students completed student questionnaires in the 16 secondary schools as indicated in Table 6.3.

TABLE 6.3: DISTRIBUTION OF SCHOOLS AND STUDENTS

TYPE	NUMBER OF SCHOOLS	PERCENTAGE	NUMBER OF STUDENTS	PERCENTAGE
GOVERNMENT	6	37.5	300	40
PRIVATE SECULAR	6	37.5	300	40
PRIVATE MISSION	4	25.0	150	20
TOTAL	16	100	750	100

Student Characteristics

Table 6.4 presents the age and gender distribution of all the students studied. The students who completed the questionnaires were aged between 12 and 20. 52% were between the ages 12 and 15, whereas 48% were between 16 and 20. In terms of gender, 47.5% were males while 52.5% were females.

TABLE 6.4: DISTRIBUTION OF THE STUDENTS BY AGE AND GENDER.

AGE GROUP (yrs)	MALE	FEMALE	TOTAL
12 - 15	177 (49.7)	213 (54.1)	390 (52)
16 - 20	179 (50.3)	181 (45.9)	360 (48)
TOTAL	356 (47.5)	394 (52.5)	750 (100)

Students were also grouped according to type of accommodation during term time. 223 (29.7%) were boarders being lodged and fed by the schools they were attending, 132 (17.6%) were day students who were living away from their parents in rented premises and 395 (52.7%) were also day students but living at home with their parents or relations.

The foregoing section has presented a description of the sample which was carefully chosen, using methods of sampling that ensured that it is representative. We shall move on to analyze the data in chapter seven.

CHAPTER SEVEN

PATTERNS OF FINANCING OF SECONDARY EDUCATION IN MEZAM DIVISION, NORTH WEST PROVINCE, CAMEROON: RESULTS OF THE SURVEY

7.1 INTRODUCTION.

This chapter deals with the analysis of responses from the 335 household heads who took part in the household survey, 16 Principals and 750 students who took part in the school survey. The main purpose of the chapter is to specify how the data was analyzed and also to present the results. Analysis is done using the Statistical Package for Social Sciences (SPSS/PC+) and is based on frequency tables to show distributions and cross tabulations to show associations between variables.

In the light of the theoretical literature reviewed in chapter three and the factors that influence the ability and willingness to pay for education discussed in chapter five, the findings will be presented according to themes or headings. These themes are those deemed relevant to accomplish the specific research tasks set out at the end of Chapter five. Data from other relevant studies in Cameroon are also referred to for purposes of comparison. The chapter is divided into seven sections. The first section presents data on the socio-economic backgrounds of households and students, the second concerns the private direct cost of secondary education, and the third is about the role of Parent-Teacher Associations. The fourth section presents data on the sources of finance to the schools and to the students. In the fifth section, the views of household heads, principals and students about the introduction of fees in government secondary schools are presented.

Section six summarises student and parental aspirations about the level of education to be achieved and finally section seven presents the reasons for the choice of different types of schools. The data sources, represented by question numbers are indicated after the sub-headings.

7.2. SOCIO-ECONOMIC BACKGROUND OF HOUSEHOLDS AND STUDENTS.

7.2.1. Households.

(i) *SOCIO-ECONOMIC GROUPS*

Source: (Household Questions. 15 - 21, 25)

As was explained in chapter six (section 6.2), the socio-economic status of individuals in a developing country such as Cameroon, is difficult to measure using income alone. While an attempt was made to collect income data, data for other income proxies were also used to classify households into socio-economic groups. By using data on type of housing, ownership of goods and energy for lighting and cooking, a socio-economic index was constructed. For each of the variables, points were allocated to the different alternatives. One point was given to the alternative that requires the least amount of money to purchase, and the points increased with the cost of the alternative. For example the description of the floor of a house was coded as follows: one point was allotted for earth floor, two for cement floor and three for tiled floor. The points for all the variables (wall, floor, roof, windows, energy for lighting and cooking and ownership of goods) for each household were then added up. By using a cumulative frequency distribution table of the index points the households were divided into five equal groups. Those in group one represented the lowest socio-economic group and those in group five

represented the highest. Table 7.1 presents the socio-economic groups of household heads by area of residence.

TABLE 7.1: DISTRIBUTION OF HOUSEHOLDS BY SOCIO-ECONOMIC GROUP AND AREA OF RESIDENCE (urban and rural).

S.E.S GROUP	S. ECON. GROUP1	S. ECON GROUP2	S. ECON GROUP3	S. ECON GROUP4	S. ECON GROUP5	TOTAL
URBAN	5 (3.8%)	15 (11.5%)	21 (16%)	36 (27.5%)	54 (41.2%)	131 (39.1%)
RURAL	63 (30%)	51 (25%)	51 (25%)	23 (11.3%)	16 (7.7%)	204 (60.9%)
TOTAL	68 (20.3%)	66 (19.7%)	72 (21.5%)	59 (17.6%)	70 (20.9%)	335 (100%)

$X^2 = 93.6$ DF = 4 $P < 0.05$.

39.1% of the surveyed household heads were from the urban areas while 60.9% came from the rural areas. This is almost in line with 1990 national population distribution estimated to be 60% for the rural areas and 40% for urban areas (Ministry of Plan and Regional Development, 1990). On the one hand, in the urban area, 3.8% of the household heads were in the lowest socio-economic group compared to 30.9% in the rural area. On the other hand, 41.2% of household heads in the urban area were in the highest socio-economic group while only 7.8% of this group were in the rural area. There is a significant difference in the socio-economic levels in the urban and rural areas.

(ii). EDUCATIONAL LEVEL OF HOUSEHOLD HEADS.

Source: (Household Question 09)

Table 7.2 presents the educational levels of household heads in relation to their area of residence.

TABLE 7.2: EDUCATIONAL LEVEL OF HOUSEHOLD HEADS BY AREA OF RESIDENCE.

AREA	NONE	PRIMARY	SECONDARY	HIGH SCHOOL	UNIVERSITY	TOTAL
URBAN	4 (3.1%)	48 (36.6%)	33 (25.2%)	24 (18.3%)	22 (16.8%)	131 (100%)
RURAL	38 (18.6%)	112 (54.9%)	29 (14.2%)	20 (9.8%)	5 (2.5%)	204 (100%)
TOTAL	42 (12.5%)	160 (47.8%)	62 (18.5%)	44 (13.1%)	27 (8.1%)	335 (100%)

($X^2 = 56.2$ $P < 0.05$ $DF=6$)

60.3% of all household heads had attained either primary education or no schooling at all, and 39.7% had attained secondary education or above. In the urban area, 39.7% of the households had attained either primary education or no school at all while 60.3% had attained secondary education and above. Unlike the urban dwellers, most of the rural household heads (73.5%) had attained only primary education and only 26.5% had secondary education or above. Of the 12.5% of household heads who had never been to school, 90.5% were from the rural areas whereas only 9.5% from the urban areas. There is a significant difference between the educational levels of household heads in urban and rural areas. The educational level of the sample is comparable to the 1987 census data which indicated that 32.8% of the population aged 15 and above had attained primary level of education whereas 18.4% had attained secondary level education or above (Ministry of Plan and Regional Development,(1988):Recensement Demographic de 1987).

(iii). *INCOME*

Source: (Household Question 49)

An attempt was made to collect data on income. Household heads were asked to give information concerning their incomes from various sources. Table 7.3 below shows

the monthly income of households by area of residence. These incomes are indicative and not definitive, especially as many people live in rural areas where the economy is not totally monetarised.

TABLE 7.3: DISTRIBUTION OF HOUSEHOLD MONTHLY INCOME QUINTILE BY AREA OF RESIDENCE.

INCOME	0 - 74,999	75,000 - 149,999	150,000 - 224,999	225,000 - 299,999	300,000 - > 301,000	ROW TOTAL
URBAN AREA	44 (33.6%)	38 (29%)	21 (16%)	11 (8.4%)	17 (13%)	131 (39.1%)
RURAL AREA	160 (78.4%)	25 (12.3%)	16 (7.8%)	2 (1%)	1 (0.5%)	204 (60.9%)
TOTAL	204 (60.9%)	63 (18.8%)	37 (11.0%)	13 (3.9%)	18 (5.4%)	335 (100%)

($\chi^2 = 77.55$ $P < 0.05$ $DF=4$)

It is worth noting that 79.7% of all the household heads fell in the first two income groups with a monthly income which is equal to or less than one hundred and forty-nine thousand and ninety nine francs CFA. 33.6% of the urban households had incomes of less than CFA 75.000 frs compared to 78.4% of the rural households. This contrasts with 13% of urban households with incomes of CFA 300.000 frs and above and only 0.5% in rural areas. There are richer households in urban than in rural areas.

(iv) OCCUPATION OF HOUSEHOLD HEADS.

Source: (Household Question 12)

In Cameroon it is difficult to determine exactly how much an individual in a particular profession earns. The wages for professionals such as drivers, tailors and hairdressers, vary with the area where the individual resides. For example a tailor in an urban area earns more than a tailor in a rural area. Similarly traders fall into different categories ranging from petit traders to wholesalers. However in the North West province

particularly, some occupations such as crop farmers, and wine tappers are considered to be low income generating, whereas other occupations such as nurses, teachers and civil servants are considered to be high income generating. In spite of these difficulties occupations were classified using the categories of the National Survey on Household expenditure carried out in 1984 (Ministry of Plan and Regional Development, 1987).

In this study, occupations were grouped into five. The first group was called '*farmers*' and consisted of crop farmers and wine tappers. The second group called '*business*' was comprised of traders, and owners of off licence bars, eating houses... The third group called '*salaried workers*' included, all civil servants, teachers, nurses, workers in parastatal companies like the National Electricity Corporation (SONEL). The fourth group called '*skilled workers*' include carpenters, masons, plumbers, motor mechanics, tailors or seamstresses and other vocational jobs. The fifth group were '*pensioners*' who had retired from active service and were claiming pension benefits from the state treasury on a monthly basis. The sixth and last group called '*Others*' included the unemployed, and full time housewives (Table 7.4).

**TABLE 7.4: DISTRIBUTION OF HOUSEHOLD HEADS' OCCUPATION
BY AREA OF RESIDENCE.**

OCCUPATION	FARMER	BUSINESS	SALARIED	SKILLED WORKER	PENSIONER	OTHERS
URBAN	8 (6.1%)	53 (40.5%)	62 (47.3%)	4 (3.1%)	1 (0.8%)	3 (2.3%)
RURAL	71 (34.8%)	93 (45.6%)	36 (17.6%)	-	2 (1%)	2 (1%)
TOTAL	79 (23.6%)	146 (43.6%)	98 (29.3%)	4 (1.2%)	3 (.9%)	5 (1.5%)

($\chi^2 = 59.55$ $P < 0.05$ $DF = 6$)

There are many more salaried workers in the urban area (47.3%) than in the rural area (17.6%). Farmers are predominantly in the rural area (34.8%), representing almost six times the proportion of farmers in the urban areas (6.1%). There is a significant difference in occupations between the rural and urban area.

7.2.2 STUDENTS.

This section presents responses from students, concerning their socio-economic backgrounds. Parents' occupation and other proxies are used to categorise students into socio-economic groupings in a similar way as for the households.

(i) *PARENTS' OCCUPATION*

Source: (Student Question. 9, 10)

Table 7.5 indicates the occupation of the parents of the 750 students, who took part in the survey.

TABLE 7.5: DISTRIBUTION OF STUDENTS' PARENTS BY OCCUPATION.

OCCUPATION	FATHER	%	MOTHER	%
FARMER	158	21.1	156	20.8
BUSINESS	130	17.3	163	21.7
SALARIED WORKER	329	43.9	158	21.1
SKILLED WORKER	90	12.0	16	2.1
PENSIONER	16	2.1	5	0.7
HOUSEWIFE	-	-	248	33.1
OTHERS(Unemployed)	27	3.6	4	0.5
TOTAL	750	100.0	750	100.0

43.9% of students indicated that their fathers were salaried workers in formal employment while 21.1% said their fathers were farmers. This confirms the finding from the household survey which indicated that 23.6% of household heads were farmers. 33.1% of the students indicated their mothers were full time housewives. 21.7% said their mothers were business women and 20.8% said theirs were farmers. Farmers in the province are mostly crop farmers who earn low incomes from crop sales. There are also a few cattle farmers who can earn substantial incomes from cattle sales. The salaried workers are mostly the well educated and hence could be regarded as high income earners.

(ii) *SOCIO-ECONOMIC LEVELS OF STUDENTS.*

Source: (Student Question. 9,10, 20)

Students were also classified by the socio-economic levels, based on their parents' occupation and material possessions in their homes. The same procedure was used as explained for household socio-economic levels above. The socio-economic groupings of students was then cross tabulated by type of school attending. Table 7.6 indicates the type of school attended in relation to the socio-economic level of students' households.

TABLE 7.6: TYPE OF SCHOOL ATTENDED BY SOCIO-ECONOMIC STATUS OF HOUSEHOLD.

SOCIO-ECON	GOVERNMENT	SECULAR PRIV	MISSION PRIV	TOTAL
1st S. E Group (Lowest)	90 (30%)	64 (21.3%)	3 (2%)	157 (20.9%)
2nd S.E Group	77 (25.7%)	60 (20%)	13 (8.6%)	150 (20.0%)
3rd S.E Group	70 (23.3%)	59 (19.7%)	22 (14.7%)	151 (20.1%)
4th S.E Group	45 (15%)	64 (21.3%)	52 (34.7%)	161 (21.5%)
5th S.E Group (Highest).	18 (6%)	53 (17.7%)	60 (40%)	131 (17.5%)
Total	300 (40%)	300 (40%)	150 (20%)	750 (100%)

$\chi^2 = 139.9$ DF = 8 $P < 0.05$.

The data indicates that a majority of the students in the private secular and government schools came from households in the lower three socio-economic groups (61% and 79% respectively), whereas those in mission schools came predominantly from higher two socio-economic groups (74.7%). The proportion of students studying in the private secular and government schools, decreased with increasing socio-economic level, while those in mission schools increased with increasing socio-economic levels.

(iii) *ACCOMMODATION STATUS OF STUDENTS.*

Source: (Student Question. 8)

Accommodation is one of the most important non-fee costs of education that parents have to incur, if they decide to send their children to secondary schools. Students have three main accommodation options. Firstly they can be boarders, living in a school dormitory in which case their parents have to pay boarding fees. Secondly, they can be day students, renting a room in a private house and preparing their meals themselves. Thirdly, they can be day students, living at home with parents or other relations. Costs for the first option are fixed and non-negotiable, whereas costs for the second option can be negotiated, and expenditure tailored to available finances. The third option is the cheapest of all as the students live and eat with the rest of the family. Table 7.7 indicates the accommodation status of students in relation to the socio-economic grouping of their households.

TABLE 7.7: STUDENT TYPE OF ACCOMMODATION BY SOCIO-ECONOMIC LEVEL OF HOUSEHOLD.

SOCIO-ECON GROUP	Boarder	Day Premises	Day Parents	Total
1st S.E Group (lowest)	8 (3.6%)	52 (39.4%)	97 (24.6%)	157 (20.9%)
2nd S.E Group	19 (8.5%)	33 (25%)	98 (24.8%)	150 (20.0%)
3rd S.E Group	30 (13.5%)	29 (22%)	92 (23.3%)	151 (20.1%)
4th S.E Group	78 (35%)	13 (9.8%)	70 (17.7%)	161 (21.5%)
5th S.E Group (highest)	88 (39.5%)	5 (3.8%)	38 (9.6%)	131 (17.5%)
Total	223(29.7%)	132 (17.6%)	395 (52.7%)	750 (100%)

($X^2 = 203.73$ $P < 0.05$ $DF=8$)

From the total sample of students, 52,7% were day students living with parents or relations, while 17.6% were day students living in rented premises and 29.7% were boarders. When students' accommodation was analyzed in relation to the socio-economic levels, it was noted that 64.4% of day students living in rented accommodation were from the first and second income levels, whereas only 13.6% of such students came from the four and fifth socio-economic groups. This suggests that many students from low socio-economic groups have to travel far distances, that warrants them to rent accommodation in order to attend school, compared with their colleagues from higher socio-economic groups. Comparing the number of day students living with parents according to socio-economic groups, one notes that 24.6% of the students came from the lowest socio-economic group, which almost equal to 27.3% from the fourth and fifth socio-economic groups. This suggests that parents from higher socio-economic groups are saving accommodation costs than those from low socio-economic groups, considering that living at home with parents or relations is the cheapest of the three options. Moreover, it is also beneficial for the household to have their children living at home since they will occasionally give a helping hand in the home, or on the farm.

To confirm the findings on Table 7.7, student's accommodation was also analyzed in relation to students' fathers' profession and educational level which can each be used as proxies for socio-economic level. These are represented in tables 7.8 and 7.9.

TABLE 7.8: STUDENT ACCOMMODATION IN RELATION TO FATHER'S PROFESSION

PROFESSION	BOARDER	DAY PREMISES	DAY PARENTS	TOTAL
FARMER	11 (4.9%)	53 (40.2%)	94 (23.8%)	158 (21.1%)
BUSINESS	39 (17.5%)	25 (18.9%)	66 (16.7%)	130 (17.3%)
SALARIED WORKER	148 (66.4%)	30 (22.7%)	151 (38.2%)	329 (43.9%)
SKILL WORKER	7 (3.1%)	16 (12.1%)	67 (17.0%)	90 (12%)
PENSIONER	4 (1.8%)	6 (4.5%)	6 (1.5%)	16 (2.1%)
OTHERS	14 (6.3%)	2 (1.5%)	11 (2.8%)	27 (3.6%)
TOTAL	223 (29.7%)	132 (17.6%)	395 (52.7%)	750 (100%)

66.4% of boarders are students whose fathers are salaried workers (high income group), while only 4.9% of students whose fathers are farmers (lowest income group) are boarders. This probably reflects the expensive nature of this type of accommodation which can only be met by the affluent. Concerning day students living in rented accommodation, 40.2% are students whose fathers are farmers while 22.7% are students whose parents are salaried workers. This can be explained by the fact that farmers are mostly in the rural areas, which are far from the secondary schools; and, if they have no relations living near the school, their children are bound to live in rented premises. The distribution of students living with parents or relations indicates that 38.2% of them are students whose parents are salaried workers while only 23.8% of them are children of farmers.

Table 7.9 presents student accommodation by the educational level of the students' father.

TABLE 7.9: STUDENT ACCOMMODATION IN RELATION TO FATHERS' EDUCATIONAL LEVEL

EDUCATIONAL LEVEL	BOARDER	DAY PREMISES	DAY PARENTS	TOTAL
NONE	14 (6.3)	24 (18.2)	42 (10.6)	80(10.7)
ADULT LITERACY	1 (0.4)	4 (3.0)	11 (2.8)	16(2.1)
PRIMARY SCHOOL	40 (17.9)	70 (53.0)	197 (49.9)	307(40.9)
SECONDARY SCHOOL	91 (40.8)	28 (21.2)	95 (24.1)	214(28.5)
HIGHER SCHOOL	14 (6.3)	3 (2.3)	14 (3.5)	31(4.1)
UNIVERSITY	63 (28.3)	3 (2.3)	36 (9.1)	102(13.6)
TOTAL	223 (100)	132 (100)	395 (100)	750(100)

On the one hand, most students (75.4%) whose parents have attained secondary education or above are boarders compared to 24.6% whose parents have had primary or no education at all. This is probably because choice of type of accommodation is related to earning ability, which is inextricably linked in Cameroon to level of education attained. On the other hand, 74.2% of students whose parents have attained up to primary level of education, are day students living in rented accommodation, whereas only 25.8% of students whose parents have attained secondary education or above, live in rented premises. As regards those living with parents, 63.3% had parents who had attained up to primary level of schooling as compared to 36.7% whose parents had attained secondary education or above.

7.3 PRIVATE DIRECT COSTS OF SECONDARY EDUCATION.

Source: (Principal Question. 11, Household Question. 28)

This section deals with the private direct cost of education (out-of-pocket expenditure). Education in public schools is theoretically tuition free in Cameroon, but in fact, even though education is heavily subsidized, households do have to spend money to meet indirect costs, when children have to go to secondary schools. The costs to families include, the opportunity cost of time (in terms of income forgone) and direct costs. In this study, the opportunity cost of time is not included, not because it is regarded as unimportant but because of the focus and constraints of the present study. Firstly the intention of the study, was to measure the out-of-pocket expenditure for education, which is often perceived as a major barrier to school attendance in developing countries. Secondly opportunity costs exist whether a child attends a public or a private school, but since this study is looking at the possibility of increasing fees (a direct cost) in public secondary schools, opportunity costs were excluded. Thirdly, data on opportunity costs of time for Cameroon are non-existent. To get accurate estimates would have required another survey which was beyond the confines of the present study. While it would have been interesting to include estimates of opportunity costs, it was envisaged that this would have presented great difficulties for a single researcher.

Data on the direct costs of education was collected from principals of schools who indicated the expected expenditure, and from parents in the household survey who indicated the actual expenditures they incurred. Table 7.10 indicates that the expected out-of-pocket expenditure for education in government schools amounted to an annual average of CFAF 122,080 (46% of the GNP per capita).

**TABLE 7.10: EXPECTED MEAN ANNUAL EXPENDITURE ON SCHOOLING
REPORTED BY PRINCIPALS (CFAF).**

ITEM	GOVERNMENT (N=6)	PRIVATE SECULAR (N=6)	PRIVATE MISSION (N=4)
TUITION FEES	00	39,750	39,500
REGISTRATION	2,333	2,500	2500
P.T.A LEVY	12,916	833	8,125
FEE COSTS	15,249	43,083	50,125
BOOKS	29,166	27,500	41,250
UNIFORMS	10,166	10,166	18,625
STATIONERY	3,333	3,290	5,750
BOARDING/RENT	56,833	41,666	115,000
ALLOWANCES	7,333	6,666	12,000
NON FEE COSTS	106,831	89,288	192,625
TOTAL EXP PER ANNUM (Fee+NonFees)	122,080	132,371	242,750
MONTHLY EXP.	10,173	11,030	20,229

In private secular schools expected out-of-pocket expenditure amounted to an annual average of 132,371 FCFA (50.9% of the GNP per capita). In private mission schools it was considerably higher than the other school types, amounting to an annual average of 242,750 FCFA (93.3% of the GNP per capita). The expected expenditures are substantial when one realises that the per capita GNP for Cameroon at the time of the study was 260,000 FCFA (US\$1000). Given the population growth rate 2.9% and the continuing economic crisis, it is unlikely that the GNP per capita will increase in the foreseeable future.

The above indicates that tuition fees form only part of expenditure for schooling. Even though no tuition fees are paid in government schools, like in other schools, substantial amounts are expected to be spent for other fees like registration and PTA levies and non fee items like books, uniforms, and accommodation. Expected expenditure

on boarding and accommodation is high in all schools though it is considerably higher in mission schools. This is probably because most mission schools have boarding facilities and have to pay for water, electricity and staff such as cooks, unlike private secular or government schools which are mainly day schools. Students in day schools take meals at home with the rest of the family, or prepare their meals by themselves if they are renting accommodation.

Data on the actual expenditures made for secondary education was obtained from parents during the household survey. Table 7.11 shows the actual annual expenditure on schooling as reported by parents.

**TABLE 7.11 ACTUAL MEAN ANNUAL EXPENDITURE ON SCHOOLING
REPORTED BY PARENTS (CFAF).**

ITEM	GOV'T SCH(N=178)	PRIV. SCH (N=157)
TUITION FEES	00	125,185.99
REGISTRATION FEES	2817.42	656.05
P. T. A LEVY	18,342.70	296.18
FEE COSTS	21,160.12	125,842.04
BOOKS	29,764.04	17,394.90
UNIFORMS	15,915.17	9,434.39
STATIONERY	247.19	159.24
BOARDING/RENT	15,783.71	8,340.76
TRANSPORTATION	4,861.24	4,449.68
ALLOWANCES	10,135.25	15,928.35
NON FEE COSTS	76,706.60	55,707.32
TOTAL ANNUAL EXP.	97,866.72	181,845.54
MONTHLY EXP.	8,155.56	15,153.79

The average actual out-of-pocket expenditure for those with children in government school is CFA 97,866.72frs per annum (37.6% of GNP per capita). This figure is less than the principals indicated, as expected expenditure for this school type. This might probably

be because parents might not always buy all the requirements such as books and uniforms yearly. Books and uniforms could be handed down from older siblings who have moved on to higher classes. For the private schools, (mission and secular combined) actual expenditure reported is CFA 181,845.54frs per year (69.9% of GNP per capita). This figure is higher than expected expenditure for private secular schools, but less than that for private mission schools. Taking the average of expected expenditure in private secular and mission schools, CFA 187,560.5frs (72.1% of GNP per capita) as reported by principals in Table 7.10 above, one notes again that expenditures reported by parents is less than that reported by principals.

7.3.1 PATTERNS OF HOUSEHOLD INCOMES AND PRIVATE SCHOOLING EXPENDITURES.

Source: (Household Question 28, 49)

(i) EXPENDITURE BY AREA OF RESIDENCE.

Table 7.12 indicates the annual median income and expenditure of the households in relation to area of residence of the household head.

TABLE 7.12: ANNUAL MEDIAN INCOME AND EXPENDITURES OF HOUSEHOLD HEADS BY AREA OF RESIDENCE (CFAF)

	URBAN AREA	RURAL AREA
INCOME	1236000	368500
FEES	35000	22000
NONFEES	49000	59750
COST EDUCATION	84000	81750
COST EDUC. AS % OF INCOME	6.7	22.1

In the urban areas, only 6.7% of the annual median income is spent for secondary

school education. This contrasts with the 22.1% spent by household heads in rural areas. This can be explained by the fact that most secondary schools are located in urban areas. Parents from rural areas incur more costs on transportation, accommodation and feeding, than their counterparts in urban areas where more school are found.

(ii) EXPENDITURE BY SOCIO-ECONOMIC GROUPS

Table 7.13 presents the median income and expenditure for households, in relation to the socio-economic level of the household head.

TABLE 7.13: ANNUAL MEDIAN INCOME AND EXPENDITURES OF HOUSEHOLD HEADS BY SOCIO-ECONOMIC LEVEL

	S.E. GROUP1	S. ECON. GROUP2	S. ECON GROUP3	S. ECON GROUP4	S. ECON GROUP5
INCOME	250,500	272,250	575,500	1,218,000	2,320,302
FEES	22,000	22,000	35,750	35,000	52,250
NONFEES	62,000	57,500	53,800	51,000	55,250
COST EDUCAT	88,000	79,500	89,550	85,000	107,500
COST EDUC AS % INCOME	35.1%	29.2%	15.5%	6.9%	4.6%

In absolute terms, expenditure increases with increase in socio-economic level. However when expenditure is treated as a percentage of annual median income, it is seen that the relationship becomes negative, meaning that those lower on the socio-economic scale spend a higher percentage of their income for education, compared to those higher on the scale.

Table 7.14 presents the relation between the mean annual expenditure of the households and other factors. Among these factors are socio-economic level, educational

level, occupation, area of residence and income quintile of household heads.

TABLE 7.14: MEAN ANNUAL PRIVATE EXPENDITURE ON SCHOOLING BY TYPE OF SCHOOL ATTENDED AND SELECTED SAMPLE CHARACTERISTICS.

	GOVERNMENT	PRIVATE
<u>EDUCATIONAL LEVEL OF HOUSEHOLD HEAD</u>		
NO EDUCATION	108,597	180,533
PRIMARY LEVEL	91,072	157,665
SECONDARY LEVEL	91,424	196,761
HIGH SCHOOL LEVEL	116,393	194,490
UNIVERSITY LEVEL	111,569	243,064
<u>OCCUPATION OF HOUSEHOLD HEAD</u>		
FARMER	97,728	146,650
BUSINESS	94,225	176,100
SALARIED WORKER	104,750	201,299
SKILLED WORKER	-	145,250
PENSIONER	-	79,000
<u>SOCIO-ECONOMIC STATUS OF HOUSEHOLD HEAD</u>		
1ST S.E.Group(Lowest)	98,349	151,729
2ND S.E.Group	94,495	135,014
3RD S.E.Group	85,230	156,142
4TH S.E.Group	96,280	220,254
5TH S.E.Group(Highest)	117,579	227,473
<u>INCOME QUINTILE OF HOUSEHOLD HEAD</u>		
1ST QUINTILE(Lowest)	99,013	122,350
2ND QUINTILE	93,113	141,939
3RD QUINTILE	95,664	164,860
4TH QUINTILE	93,564	191,706
5TH QUINTILE(Highest)	114,518	233,956
<u>AREA OF RESIDENCE OF HOUSEHOLD HEAD</u>		
URBAN	90,388	182,308
RURAL	100,953	181,378

Several variations in the private expenditures are noticed. For example, it is seen that households in urban areas spend less than their counterparts in rural areas when they send their children to government schools. Those in rural areas spend slightly less than those in urban areas when the children are sent to private schools. Concerning incomes, Table 7.14 shows that there is a positive relation between income quintiles, and expenditure in private schools only. The comparisons indicated in the table, are suggestive

of the factors that can influence the differences between the choice of schools by subgroups.

7.4 ROLE OF PTA IN SECONDARY SCHOOLS.

(Principal Quest.14 - 28, Household Quest 31 - 42)

This section presents results concerning the role of PTAs in secondary schools as reported by the principals (section 7.4.1) and household heads (section 7.4.2).

7.4.1 PRINCIPALS' QUESTIONNAIRE.

Principals were asked about the operation of PTAs in their schools. Data on some aspects of PTAs is presented in Table 7.15.

TABLE 7.15: PRINCIPALS' RESPONSES TO QUESTIONS ON PARENT TEACHER ASSOCIATION (PTA).

	GOVERNMENT (N=6)		PRIV. SECU (N=6)		PRIV. MISS (N=4)	
	YES	NO	YES	NO	YES	NO
PTA IN SCHOOL	6 (100)	0	2 (33.3)	4 (66.7)	4 (100)	0
PTA HAS CONSTITUTION	2 (33.3)	4 (66.7)	1 (16.7)	5 (83.3)	3 (75)	1(25)
PTA HAS EXECUTIVE	6 (100)	0	2 (33.3)	4 (66.7)	4 (100)	0
PTA RAISES FUNDS	6 (100)	0	1 (16.7)	5 (83.3)	4 (100)	0
PTA HAS BANK ACCOUNT	6 (100)	0	2 (33.3)	4 (66.7)	4 (100)	0
PTA ACCOUNTS AUDITED	5 (83.3)	1 (16.7)	2 (33.3)	4 (66.7)	4 (100)	0
PTA DISTRIB. REPORT	5 (83.3)	1 (16.7)	2 (33.3)	4 (66.7)	4 (100)	0

From the data presented above, it is seen that all government and mission secondary schools had PTAs but only two out of the four private secular schools had

PTAs. Therefore out of all sixteen schools, twelve (75%) had PTAs. All the schools with PTAs had an executive to run its affairs. Concerning a written constitution for the Association, only six schools (50%) has one. All the PTAs had a bank account, but only eleven schools (90.1%) that raised funds in the last academic year, had their PTA accounts audited and reports distributed to the parents.

In an attempt to have more understanding of the roles of PTAs, the Principals were asked to respond to four open ended questions. The responses to the questions were categorised and are indicated from Tables 7.16 to 7.18 that follow.

TABLE 7.16: THE ROLE OF PTA IN DAY TO DAY RUNNING OF SCHOOL. N = 14

	Government (N=6)	Secular priv (N=2)	Mission Priv (N=6)
DISCIPLINE	-	2 (100.0)	2 (50.0)
BOARDING	1 (16.6)	-	1 (25.0)
STATIONERY	3 (50)	-	-
STAFF EMPLOYM'T	2 (33.3)	-	-
LIBRARY BOOKS	-	-	1 (25.0)

Table 7.16, indicates that three out of the six government secondary school principals indicated that their PTAs have been involved in the provision of stationery. This is not surprising given the fact that more than 90% of the recurrent budget for the Ministry of National Education as shown on Table 1.4 in Chapter one, goes towards staff salaries. However none of the PTAs of private mission or secular schools provided stationery which is probably taken care of by part of tuition fees. The private schools appear to be concerned with discipline of their students, as represented by responses from three private schools (one secular and two mission). Two (16%) of the twelve schools

indicated that their PTAs had been involved in providing boarding facilities for students. One of these two schools was a government school and the other was a mission school. Two (33%) of the six government schools indicated that their PTAs were involved in employing non-teaching staff while only one mission school said the PTA had bought books for the school library.

When the principals were asked what they thought the roles of PTAs should be, their answers are indicated in Table 7.17.

TABLE 7.17: ROLES PRINCIPALS WOULD LIKE PTA TO HAVE. N=12

	GOVERNMENT (N=6)	SECULAR PRIV (N=2)	MISSION PRIV (N=6)
EMPLOY TEACHERS	1 (16.7)	-	1 (25.0)
BUILD LIBRARY OR DISPENSARY	-	1 (50.0)	2 (50.0)
DISCIPLINE	3 (50)	1 (50.0)	-
NO RESPONSE	2 (33.3)	-	1 (25.0)

Three of the principals of government schools (50%) thought the PTAs should be more responsible for discipline. Only one government school principal (16.6%) and one private mission school principal thought PTAs should be involved in the recruitment of some of the teaching staff needed. Three private school principals (1 private secular and 2 private mission) thought that PTAs should be more involved with the building or repairs of some infrastructures like the library and dispensaries. Infrastructure is one of the things on which the greater proportion of income in schools is spent. It is therefore not surprising to note that principals in private schools wished that PTAs be more involved in this aspect. On the whole, the above shows that principals see PTAs as a necessary

supplementary source of finance and would like them to do more.

To assess how active PTAs have been in the recent past, principals were asked to indicate what their PTAs had effectively done within the last year and the previous three years. Their responses are indicated in Table 7.18 below.

TABLE 7.18: ACTIVITIES OF PTAS IN RECENT YEARS.
(4 Secular Private schools with no PTA)

	LAST YEAR			PREVIOUS THREE YEARS		
	GOVT N=6	SEC N=2	MISS N=6	GOVT N=6	SEC N=2	MISS N=6
BUILDING	3 (50)	1 (50)	2 (50)	1 (16.6)	-	1 (25)
STATIONERY	-	-	-	1 (16.6)	-	-
EQUIPMENT SUPPLIES	-	1 (50)	2 (50)	-	-	1 (25)
RECRUIT TEACHERS	2 (33.3)	-	-	-	-	-
WATER/ ELECTRICITY	1 (16.6)	-	-	1 (16.6)	-	-
NO RESPONSE	-	-	-	3 (50)	2 (100)	2 (50)

58.3% of the Principals did not answer the question asking for information about what the PTAs had done within the previous three years. This can be explained by the fact that at that time, PTAs might not have had much role to play in the affairs of most of the schools. Furthermore, subventions made by the government to private schools were still available then. The few who answered the question indicated that PTAs had been involved in the provision of stationery, building and the installation of utilities like water and electricity. When they were asked about activities carried out within the last year prior to the study, six principals (50%) (3 government, 1 secular private and 2 private mission)

indicated that their PTAs had been involved with building and repairs of some infrastructure as compared to only two (16.6%) in the previous three years. The purchase of school equipment and the recruitment of some staff in the case of the government schools, occurred more in the last year than was the case in the previous three years.

7.4.2 HOUSEHOLD SURVEY.

The section above established the existence of PTAs in secondary schools, the roles they played and the roles principals thought that they should have played in the schools. This section looks at PTA contributions, what was done with them and what household heads thought should have been done.

The household heads were asked questions about PTA activities in secondary schools attended by their children. Their responses are presented below in Table 7.19.

TABLE 7.19: VIEWS OF HOUSEHOLD HEADS ABOUT PTA ROLES

	YES	NO	TOTAL
ATTENDED PTA MEETING	214 (80.1%)	53 (19.9%)	267
CONTRIBUTED PTA LEVY	260 (97.4%)	7 (2.6%)	267
REPORT OF EXPENDITURE GIVEN	224 (83.9%)	43 (16.1%)	267
SATISFIED WITH REPORT?	221 (82.6%)	46 (17.4%)	267

Out of the three hundred and thirty five household heads, 267 (79.7%) of them indicated that their children's school had a PTA. Of this number only 80.1% of them indicated they had attended the meetings in the last year, with 97.4% claiming they had paid their PTA dues. At the end of the year, 83.9% indicated that they had received a report of the expenditure, of the association. 82.6% of these were satisfied with the reports

while 17.4% of them were dissatisfied with the reports. In their view, the accounts had not been reported in detail as they would have liked them to be. Furthermore, they indicated that their dissatisfaction was due to the fact that the costs of the projects undertaken were higher than expected. However the data from household respondents about how PTAs function, is in line with responses from principals and indicates the active involvement of the parents in the financing of secondary education.

Concerning PTA meetings, all the principals said that they were held only once a year, but 69.7% of the household heads indicated that meetings were held once a year, 8.6% indicated twice a year and 13.6% twice a term. Up to 18.1% of the household heads did not even know the rhythm of the meetings of the PTA. An interesting fact to note is the discrepancy between the principals' and household heads' responses to this question. It would appear that whenever some parents are called to come up for a discussion about their children in school, or for any other school event, they regard these as PTA meetings. 53 household heads (15.8%) who had not attended any meeting indicated their reasons as being (i) ignorance and forgetfulness (26.4%), (ii) very busy doing other things (35.8%), (iii) unimportant (7.5%) though 11.3% had been represented by someone else and 5.7% had no reasons for not attending the PTA meetings.

Table 7.20 indicates the person or group, that the household heads felt had determined what amount had to be paid as PTA levies.

TABLE 7.20: PERSON OR GROUP DETERMINING PTA LEVIES

PERSON/GROUP	NUMBER (%)
PTA CHAIRMAN	19 (7.1)
PRINCIPAL	14 (5.2)
PTA GENERAL ASSEMBLY	213 (79.8)
OTHERS	16 (6.0)
DON'T KNOW	5 (1.9)
TOTAL	267 (100.0)

From the data, one notes that a few parents (1.9%), contributed their levies but did not know who determined the levies. However, 7.1% of the household head thought the levies were determined by the PTA chairman, 5.2% thought it was determined by the Principal but 79.8% indicated that the amount levied was determined by the PTA general assembly. 6% of the household heads indicated other persons or groups than the ones named above. This may reflect the reality of decision making of the Parent-Teacher Associations.

After indicating who determined PTA levies, household heads were asked whom they thought determined what the PTA levies were used for. Their responses are presented in Table 7.21.

TABLE 7.21: PERSON/GROUP DETERMINING THE USE OF PTA LEVIES.

PERSON/GROUP	NUMBER (%)
PTA CHAIRMAN	27 (10.1)
PRINCIPAL	16 (6.0)
PTA GENERAL ASSEMBLY	199 (74.5)
OTHERS	16 (6.0)
DON'T KNOW	5 (1.9)
TOTAL	267 (100.0)

74.5% of the household heads indicated that the decision on what to spend the money on was made by the PTA general assembly. Other persons thought to be responsible for making the decisions are indicated in the table: the PTA chairman (10.1%), and Principal (6.0%).

When household heads were asked what PTAs had done in the last year, 28 (10.4%) had no idea of what the contribution had been used for, whereas 239 (89.6%)

knew (See Table 7.22). Of these, 177 (74.1%) of the household heads indicated that their PTAs had paid for the construction or repairs of classrooms, dormitories, fences or playgrounds, 9 (3.8%) said PTAs had paid for equipment, 4 (1.6%) said PTAs had paid for staff and 49 (20.5%) said PTAs had paid for the installation of water and electricity.

TABLE 7.22: ACTIVITIES OF PTAS IN THE LAST YEAR

USE OF PTA LEVIES	NUMBER (%)
BUILDING/REPAIRS	177 (74.1)
PROVISION OF EQUIPMENT	9 (3.8)
RECRUITMENT AND PAYMENT OF STAFF	4 (1.6)
INSTALLATION OF WATER/ELECTRICITY	49 (20.5)
TOTAL	239 (100.0)

When asked what they thought PTA contributions should be used for, 76 (28.4%) had no idea, whereas 191 (71.6%) responded. Table 7.23 indicates what the household heads thought.

TABLE 7.23: WHAT HOUSEHOLD HEADS THOUGHT PTA LEVIES SHOULD BE FOR

USE OF PTA LEVIES	NUMBER (%)
BUILDING AND REPAIRS	81 (42.4)
PROVISION OF EQUIPMENT	11 (5.8)
RECRUITMENT AND PAYMENT OF STAFF	14 (7.3)
INSTALLATION OF WATER/ELECTRICITY	85 (44.5)
NO IDEA	76 (28.4)
TOTAL	267 (100.0)

Of the 191 who had responded, 44.5% of the household heads thought the levies should be used for the provision of utilities like water and electricity, and 42.4% also thought the construction of infrastructure like dormitories, libraries and fences was important. However 11 (5.8%) indicated that the money should be used for buying

equipment, and 14 (7.3%) said it should be used for the recruitment of staff.

By comparing Table 7.22 and 7.23 above, one notes that there is some discrepancy between what PTAs do and what parents think they should do. The data shows that parents would rather have PTAs direct the use of their contributions towards the provision of equipment, recruitment of staff and provision of water and electricity than engage in building and repairs. This suggests that, even though buildings and repairs are important, they are more concerned with school needs like equipment and teachers, that would help their children directly.

7.5 MAIN SOURCES OF FINANCE FOR SECONDARY EDUCATION.

Source: (Principal Question. 8; Student Question 12, 15 - 18)

7.5.1 SCHOOLS

Principals were asked to indicate the various sources of finance for their schools. All the government secondary school principals indicated that their funds came from two major sources, the government, and the parents who pay registration fees and PTA levies. Private secular schools indicated that their funds came from parents as fees, whereas private mission schools received finances from a combination of fees and PTA levies from and government subsidies in the past. All the principals reported that the funds available are less than the amounts they need. In an effort to quantify the financial gap that existed in the schools, the principals were asked to indicate amounts needed and amounts available. The averages for the different school types is presented in Table 7.24.

TABLE 7.24: THE MEAN FUNDS NEEDED AND AVAILABLE BY SCHOOL TYPE (CFAF)

	Government	Secular	Mission
Cash Needed	6,133,816.7	35,169,246.0	46,791,630.0
Cash Available	4,423,325.0	30,092,057.0	32,623,100.0
Resource gap	1,710,497.7 (27.8%)	5,077,188.3 (14.4%)	14,168,530.0 (30.2%)

The biggest average resource gap was seen in private mission schools. Despite the fact that fees are charged, the private schools were unable to balance the amounts they needed and what was available. This situation can be explained by the fact that the government which had been subsidizing mission schools, failed in the most recent past to fulfil its commitments to the private sector. One may look at Table 7.24, and think that the least resource gap is in government schools. This is not the case because recurrent costs like teachers' salaries are paid directly by the Ministry of Finance. For other recurrent and investment costs, government school principals rely very much on local voluntary contributions. Two principals of government schools indicated that for supplies like chalk, duplicating paper and ink, he relied on newly admitted students (every new student had to bring either a ream of duplicating paper, two boxes of chalk or a packet of duplicating ink). Moreover, government and mission schools depend on PTAs, which play prominent roles in financing school projects. Within the year preceding the study, substantial amounts of money were collected by the PTAs as indicated in Table 7.25 below.

All the six government schools had raised amounts between CFAF 8,500,000 to CFAF 30,795,000 (average of CFAF 15,048,446 per school). The private mission schools raised amounts between CFAF 1,800,000 and CFAF 5,150,000 (average of CFAF 4,068,750 per school). Only one private secular school raised CFAF 900,000.

Table 7.25: FUNDS RAISED BY PTAS WITHIN THE LAST YEAR (CFAF).

AMOUNTS	GOVERNMENT	SECULAR	MISSION
900,000		1	
1,800,000			1
4,285,000			1
5,040,000			1
5,150,000			1
8,500,000	1		
10,000,000	1		
11,000,000	1		
13,495,675	1		
16,500,000	1		
30,795,000	1		

The magnitude of contributions in government schools reflects the inadequacy of public finances for such schools.

7.5.2 STUDENTS.

In the student questionnaire, students were asked to indicate the person paying for them to attend school. In view of the fact that in some cases, more than one person contributes towards the financing of a student's education, they were specifically asked to state the main contributor if there were several. Information was also sought from students about paid work and what they used the money for. Table 7.26 shows the main sources of students' educational finance.

TABLE 7.26: MAIN SOURCES OF STUDENT FINANCE FOR SECONDARY EDUCATION.

MAIN SOURCE OF FINANCE.	NUMBER (%)
FATHER	573 (76.4)
MOTHER	100 (13.3)
BROTHER/SISTER	47 (6.3)
GUARDIAN	2 (0.3)
MYSELF AND OTHERS	6 (0.8)
UNCLE-AUNT	22 (2.9)
TOTAL	750 (100)

For students, finance for education came either from parents (89.7%) or from other sources (10.3%). The data also reveals that students themselves are among other relatives who are sources of finance. This is probably due to the fact that, because the cost of education is high and families have relatively limited incomes, students engage in paid work in order to contribute towards the financing of their education. Some students, though less than 1%, indicated that they finance their education themselves.

It is therefore not surprising to find out in Table 7.27 that, 37.6% of students are engaged in paid work after school. 45.7% of these students work 5 days a week and 85.8% earn less than CFA 500 (about £1 at the time of the study) a day. 53.9% of students indicated that the money they earn is given to their parents, 44.7% of students use the money to buy necessities or food at school, and 1.4% indicated that they buy nothing. Table 7.27 indicates the number of students who work, the type of work, the amount of money earned and the use of the money earned.

TABLE 7.27: STUDENTS WHO WORK AND USE OF MONEY EARNED

ENGAGED IN PAID WORK? (N= 750).	
YES	282 (37.6%)
NO	468 (62.4%)
TYPE OF WORK (N = 282).	
BUILDING SITE	14 (5%)
TRADE	201 (71.3%)
SHOP ASSISTANT	16 (5.7%)
FARM WORKER	51 (18.1%)
NUMBER OF DAYS (N = 282).	
ONE DAY	31 (11%)
TWO DAYS	19 (6.7%)
THREE DAYS	76 (27%)
FOUR DAYS	27 (9.6%)
FIVE DAYS	129 (45.7%)
DAILY WAGE (N = 282).	
≤ 500 FCFA	242 (85.8%)
≤ 1000 FCFA	40 (14.2%)
USE FOR MONEY EARNED (N = 282).	
GIVE PARENTS	152 (53.9%)
BUY SCHOOL NEEDS	120 (42.6%)
BUY SCHOOL FOOD	6 (2.1%)
BUY NOTHING	4 (1.4%)

Table 7.28 below, summaries data with respect to education of children in households; number of children unable to attend school, and reasons for non-attendance.

TABLE 7.28: BOTHERS OR SISTERS UNABLE TO ATTEND SCHOOL AND REASONS

BOTHERS OR SISTERS UNABLE TO ATTEND SCHOOL (N = 750)				
YES	94 (12.5%)			
NO	656 (87.5%)			
HOUSEHOLD SIZE->>>	0 - 6	7 - 12	13 - 18	TOTAL
YES	20	67	7	94
NO	316	322	18	656
REASONS FOR NOT ATTENDING (N = 94).				
LACK OF MONEY	58 (61.7%)			
DISLIKES SCHOOL	36 (38.3%)			

Of the 750 students, 94 (12.5%) indicated that they had brothers and/or sisters of secondary school age, who were unable to attend secondary school. 61.7% of this number, indicated lack of money as the main reason, whereas 38.3% indicated the main reason to be because they disliked school. Looking closely at the household sizes of students who had brothers or sisters unable to attend school, one notes that the majority were from households with more than seven people. This obviously means that the more people, the more thinly finances are spread, and the more the family has to decide about who goes to school or not.

7.6 VIEWS ABOUT TUITION FEES IN GOVERNMENT SECONDARY SCHOOLS.

Source: (Principal Question. 12, 13; Household Question. 44-47; Student Question 25)

7.6.1 Principals

When the principals were asked whether or not they thought tuition fees should be introduced in government secondary schools, 10 of them (62.5%) responded in the affirmative while 6 (37.5%) responded negatively. Of the 10 that responded positively, 2 were principals of government schools (20%), 3 were from the mission school (30%) and 5 were from private secular schools (50%). It was expected that those in the private secular and mission schools will press for the introduction of fees in government secondary schools especially as students in their schools were already paying tuition fees. On the other hand it was also expected that the principals of the government schools will support the idea of non-introduction of fees especially as it is widely believed that the

government schools were to help the poor who are unable to access the private secular or mission schools. It was therefore not surprising that 66.7% of those who answered in the negative came from government schools while only 33.3% came from the private mission and secular schools combined. The reasons put forward by the principals for or against the introduction of tuition fees in government secondary schools were written in the space provided on the questionnaires. Since the question was open ended, responses were therefore categorised. The different categories of responses are shown below in Table 7.29.

TABLE 7.29: MAIN REASONS GIVEN BY SOME PRINCIPALS FOR THE INTRODUCTION OF FEES IN GOVERNMENT SECONDARY SCHOOLS.

REASON FOR INTRODUCTION OF FEES (N=10)	NUMBER
Fees not new. Already paying PTA levy	3 (30%)
Improve quality	3 (30%)
More income for Education	2 (30%)
Increase enrolment in private sector	2 (20%)
TOTAL	10 (100%)

One interesting reason given mostly by the principals of private secular and mission schools relates to the increase of enrolments in the private sector. These principals believe that the introduction of fees in government secondary schools will result in some people withdrawing their children from government schools to private schools which are perceived to provide higher quality education.

TABLE 7.30: MAIN REASONS GIVEN BY SOME PRINCIPALS AGAINST THE INTRODUCTION OF FEES IN GOVERNMENT SECONDARY SCHOOLS.

REASON AGAINST OF TUITION FEES (N=6)	NUMBER
Education is a state responsibility	2 (33.3)
Families are poor	4 (66.7)
Total	6

Those against the introduction of tuition fees in government secondary schools, strongly believe that the families of most students in government secondary schools are poor, and will therefore be unable to meet the cost of education if fees are introduced. They also felt that it was the responsibility of the state to provide education to its citizens, therefore introducing fees will be akin to the state running away from her responsibilities.

7.6.2 Household Heads

The hypothetical question of what will happen if fees were introduced in government secondary schools was put to household heads. The results are indicated in Table 7.31.

TABLE 7.31: REACTION OF HOUSEHOLD HEADS TO FEE INTRODUCTION

DECISION	NUMBER
WITHDRAW CHILD FROM SCHOOL	41 (18.9)
PAY THE FEES AS INDICATED	165 (76.0)
MOVE THE CHILD TO CHEAPER SCHOOL	11 (5.1)
TOTAL	217

76.0% of household heads indicated that their children will pay the fees. 18.9% said they will withdraw their children completely from school and 5.1% said they will move the child to a cheaper school. From the data, one notes that, there is general willingness to pay. Below are a few direct quotations from some household heads, concerning their views about the introduction of fees.

1. *"..if we want good education for our children we have to pay I know that free things are not good."*
2. *"..if only I can pay and my children learn well and pass exam well then I don't*

mind I will pay"

3. *"I don't mind to pay provided the money is used in the school for the children and not sent to Yaounde"*
3. *"I am not saying that the government should give education free but government knows that there is no money in the country now... It is good for us to make small compensation but it should not be too high that will make people go and steal."*
4. *" I know that things cannot work well when there is no money so it is a good thing to pay but now there is economic crisis, so I think if they say that we should pay again on top (in addition) of the PTA money then it is too high."*
5. *" There is no other way. We must pay if our children have to go to school."*
6. *" we pay tax money to government...if government want to ask us to pay for government school, then it is not helping anybody so it should give us the school and we will pay."*
7. *" Government does not care for our children, since they don't want to even build the school we will build it after all the children are ours."*

From the above there is every indication that parents are really concerned about their children's education and so if there is no money in the schools, or government is unable to provide the money that schools need, they are willing to contribute. However there are also some other parents who see no reason why they should pay fees in a government secondary school. Below are a few of such responses.

8. *" I will not pay. Other children did not pay now it is time for my children they say I should pay? I will not."*
9. *"Pay? For what? What is he even going to the school for? Is that not Mr Ngwa's son who has completed college and is moving up and down no work? If they say*

I should pay for government school, he would come and learn to be a mechanic."

10. *" Instead of paying school fees in a government school, I prefer to start a business for him. That way he will be a better person tomorrow than wasting time in school."*
11. *"I have already tried my best. I don't have any money again for any school. If they ask one franc again, I will remove him from that school."*
12. *"Government school is supposed to be free. I can never pay school fees for a government school."*

Table 7.32 presents the reactions of household heads to the introduction of tuition fees in government secondary schools by area of residence, and socio-economic levels. Whereas Table 7.32 indicates reactions in relation to household size. As literature in chapter five section 5.3 indicated, these are factors that have been found to influence the ability and willingness of a household to spend on a child's schooling.

TABLE 7.32: THE REACTION TO FEE INTRODUCTION IN RELATION TO AREA OF RESIDENCE AND SOCIO-ECONOMIC LEVELS.

DECISION	URBAN AREA						RURAL AREA					
	SOCIO-ECONOMIC LEVELS						SOCIO-ECONOMIC LEVELS					
	1	2	3	4	5	TOTAL	1	2	3	4	5	TOTAL
WITHDRAW CHILD	2	4	3	3	2	14 (18.2)	12	10	4	-	1	27 (19.3)
PAY FEES	1	4	6	15	19	57 (74.0)	19	37	28	12	12	108 (77.1)
MOVE TO CHEAPER SCHOOL	-	1	-	1	4	6 (7.8)	1	1	1	2	-	5 (3.6)
TOTAL	3	9	9	19	25	77 (100)	32	50	33	14	13	140 (100)

Many people in both the rural area (77.1%) and urban area (88.3%) indicated that

they will pay the fees if introduced. An interesting finding is the fact that many more household heads in the urban areas (30.7%) than in the rural areas (22.9%) indicated that they will either withdraw their children or move them to cheaper schools. Analysed by socio-economic groups, 14 household heads in the lowest socio-economic group (34.1%) as compared to 3 in the highest socio-economic group (7.3%) indicated that they will withdraw their children if fees were introduced. Whereas, 20 household heads (13%) of those in the lowest socio-economic group indicated that they will pay fees if introduced as against 31 (20.2%).

TABLE 7.33: REACTION OF HOUSEHOLD HEADS TO FEE INTRODUCTION IN RELATION TO HOUSEHOLD SIZE.

	HOUSEHOLD SIZE				
DECISION	1 - 3	4 - 6	7 - 10	> = 11	TOTAL
WITHDRAW CHILD	1 (2.4)	10 (24.4)	28 (68.3)	2 (4.9)	41 (100)
PAY FEES		54 (32.7)	98 (59.4)	13 (7.9)	165 (100)
MOVE TO CHEAP SCHOOL		4 (36.4)	7 (63.6)	-	11(100)
TOTAL	1 (0.5)	68 (31.3)	133 (61.3)	15 (6.9)	217 (100)

26.8% of those who indicated that they would withdraw their children had household sizes less than or equal to 6, while 73.2% had household sizes ranging from seven to eleven. Of those who said they would pay, only 32.7% had household sizes less than or equal to six as against 67.3% with household sizes ranging from seven to eleven.

The introduction of fees would entail that households make sacrifices to be able to raise the money. Concerning the sacrifice that household heads would have to make to be able to pay tuition fees if it were introduced, most household heads indicated that they will have to sell their properties (37.8%), cut their present household expenditure (11.5%) while 21.7% indicated they will do nothing. The sacrifices to be made are indicated in

Table 7.34. This has important implications for the welfare of the household. It all means that money which perhaps is meant for food will have to be used to pay for education.

TABLE 7.34: SACRIFICES HOUSEHOLD HEADS WILL MAKE IF FEES ARE INTRODUCED IN GOVERNMENT SECONDARY SCHOOLS.

SACRIFICES TO BE MADE	NUMBER (%)
BORROW FROM FRIENDS OR RELATIVES	20 (9.2)
SELL BELONGINGS	82 (37.8)
CUT HOUSEHOLD EXPENDITURE	25 (11.5)
WORK HARDER THAN BEFORE	33 (15.2)
DO NOTHING	47 (21.7)
USE UP SAVINGS	6 (2.8)
DON'T KNOW	4 (1.8)
TOTAL	217

When the household heads were asked to indicate what the highest amount they will pay if it were introduced, they suggested amounts ranging from CFA 10,000 to more than CFA 50,000 frs as indicated in Table 7.35.

TABLE 7.35: FEE LIMITS PROPOSED BY THE HOUSEHOLD HEADS.

LIMITS OF FEES TO BE CHARGED	NUMBER (%)
CFA 10,000	69 (31.8)
CFA 20,000	60 (27.6)
CFA 30,000	45 (20.7)
CFA 40,000	14 (6.5)
CFA 50,000	1 (0.5)
CFA > 50,000	3 (1.4)
NO IDEA	3 (11.5)
TOTAL	217 (100)

69 respondents (31.8%) indicated that their limit will be CFA 10,000, whereas 60 (27.6%) indicated CFA 20,000 as their limit. On the whole, 86.6% indicated amounts that

ranged from CFA 10,000 to 40,000 francs while more than three quarters of this was between the range of CFA 10,000 and 20,000 francs.

It is worth noting at this point that the questions on the introduction of fees are hypothetical and so the responses are not definitive but indicative of what might happen in reality. Therefore the interpretation of this results has to be done with caution.

Concerning the management and control of the finances if fees were introduced, most household heads thought the Parent-Teacher-Associations should be directly involved as indicated in Table 7.36.

TABLE 7.36: OPINIONS OF HOUSEHOLD HEADS CONCERNING THE MANAGEMENT OF THE FEES COLLECTED

WHO TO MANAGED COLLECTED FEES	NUMBER (%)
GOVERNMENT	35 (16.1)
PRINCIPAL	31 (14.3)
GOVERNMENT + PTA	130 (59.9)
EXAMINATION BOARD	17 (7.8)
NO IDEA	4 (1.8)
TOTAL	217

59.9% thought that the PTAs should become directly involved with the management of any fees collected whenever it were introduced. On the one hand, 16.1% thought that government should manage it all alone but on the other hand, 14.3% thought the principals should do it while 7.8% thought it should be managed by the new examination board. This result indicates that many parents want to participate in the management of educational resources. For them to do that local management of resources has to be put in place.

7.6.3 STUDENTS

The responses to the hypothetical question of what will happen, if tuition fees were introduced or increased are presented in Table 7.37. Even though not all the students attended government secondary schools, it was felt that the opinions of those in tuition paying institutions needed to be known as well.

TABLE 7.37: POTENTIAL REACTION FROM STUDENTS IF TUITION FEES ARE INTRODUCED IN GOVERNMENT SCHOOLS

REACTION TO FEE INTRODUCTION/INCREASE	GOVERNMENT SCHOOL	PRIVATE SECULAR	PRIVATE MISSION	TOTAL (%)
CONTINUE IN SAME SCHOOL	106 (35.3)	69 (23)	50 (33.3)	225 (30.0)
DISCONTINUE NO MONEY	30 (10)	22 (7.3)	7 (4.7)	59 (7.9)
MOVE TO CHEAPER SCHOOL	96 (32)	152 (50.7)	61 (40.7)	309 (41.2)
DON'T KNOW OUTCOME	68 (22.7)	57 (19)	32 (21.3)	157 (20.9)
TOTAL	300 (40)	300 (40)	150 (20)	750 (100)

41.2% felt that if tuition fees were introduced or increased, they will have to move to less expensive schools while only 30.0% thought they would continue in the same school. Only 7.9% of the students thought they will drop out of secondary school, and 20.9% did not know what will happen to them. Comparatively, the percentage of students who think they will drop out of school is very small (only 7.9%) in relation to those who will continue schooling. The total responses of students in government schools only, who thought they will either continue in the same school or move to a cheaper school (67.3%), agrees with the 81.1% of household heads (See Table 7.31) who said they would pay fees or move the child to a cheaper school. The low percentage of students who thought they will drop out of school is consistent with parental views. The above responses suggests that there is scope particularly in the government schools for the introduction of fees.

7.7 ASPIRATIONS OF EDUCATIONAL ATTAINMENT LEVELS.

Source: (Students Question. 19; Household Question, 31)

Although secondary education involves the incurring of substantial costs, households are still willing to pay as indicated by their responses above, and by the fact that parents pay for private secular and mission schools, and even PTA levies in government schools. To assess the reason behind this willingness, parents were asked to indicate the highest level of education they would like their children to attain. Table 7.38 shows their responses.

TABLE 7.38: HOUSEHOLD HEADS' EXPECTATIONS OF HIGHEST EDUCATIONAL LEVEL TO BE ATTAINED BY THEIR CHILDREN

EXPECTED LEVEL OF EDUCATION	NUMBER (%)
SECONDARY SCHOOL (1ST CYCLE ONLY)	09 (2.6)
HIGH SCHOOL (2ND CYCLE SECONDARY)	29 (8.7)
UNIVERSITY LEVEL	297 (88.7)
TOTAL	335 (100)

88.7% of the household heads indicated that they will like their children to attain education at university level, 8.7% for high school level and only 2.6% for secondary level. Students were asked a similar question. Table 7.39 presents their responses.

TABLE 7.39: STUDENTS' EXPECTATIONS OF HIGHEST EDUCATIONAL LEVEL TO BE ATTAINED.

EXPECTED LEVEL OF EDUCATION	NUMBER (%)
SECONDARY SCHOOL (1ST CYCLE ONLY)	21 (2.8)
HIGH SCHOOL (2ND CYCLE SECONDARY)	84 (11.2)
UNIVERSITY LEVEL	645 (86.0)
TOTAL	750 (100)

Looking at both tables it can be noticed that even though the data comes from two

different surveys, the aspirations of the household heads are very similar to those of the students. While 2.6% of household heads expect their children to terminate their education at secondary level (1st cycle only), 88.7% expect the children to continue to university level. The responses from students correspond with those of the household heads. This finding indicates that very few people regard secondary education as the terminal level of education. The commitment to pay for their children to attend secondary school, is strengthened by the fact that secondary schooling is only a step to university where the interest of most exists. This also indicates the high demand for secondary education.

7.8 CHOICE OF SECONDARY SCHOOL.

Source: (Household Question. 29 and 30)

As we reviewed in chapter five, the decision to send a child to a particular school is influenced by a number of factors that relate to the school. Household heads were asked why they chose to send their child(ren) to a particular school. The reasons given are indicated in Table 7.40.

TABLE 7.40: REASONS GIVEN FOR THE CHOICE OF EITHER PRIVATE OR GOVERNMENT SCHOOLS.

TYPE OF SCHOOL	REASON GIVEN FOR CHOICE OF THE SCHOOL				
	PROXIMITY	QUALITY	LESS FEES	ACCESS	TOTAL
GOV'T	7 (3.9%)	13 (7.3%)	158 (88.8%)	-	178 (100%)
PRIVATE	33 (21%)	104 (66.24%)	4 (2.6%)	16 (10.2%)	157 (100%)
TOTAL	40 (11.9%)	117 (34.9)	162 (48.4%)	16 (4.8%)	335 (100%)

66.2% of the household heads had chosen private schools because of the quality aspects present in these schools. Responses that were categorized under quality included good performance in GCE examinations, highly qualified teachers, hard working teachers,

good discipline, good learning environment. However, 10.2% of those who chose private schools, did so only because they were unable to find places in government secondary schools. Government schools were chosen mainly because less fees are paid compared to private schools. Looking in more detail, the responses were analyzed according to household heads' educational level and area of residence. Below are the findings for government schools and private schools.

(i) GOVERNMENT SCHOOLS.

Table 7.41 presents the reasons given by the household heads for choosing government secondary schools, in relation to their educational level.

TABLE 7.41: REASONS FOR CHOOSING GOVERNMENT SCHOOLS IN RELATION TO HOUSEHOLD HEAD'S EDUCATIONAL LEVEL.

LEVEL	PROXIMITY	QUALITY	LESS FEES	TOTAL
NONE	1 (3.0%)	1 (3.0%)	31 (94%)	33 (100%)
PRIMARY	6 (6.7%)	3 (3.4%)	80 (89.9%)	89 (100%)
SECONDARY	-	1 (3.4%)	28 (96.6%)	29 (100%)
HIGH SCH	-	3 (21.4%)	11 (78.6%)	14 (100%)
UNIVERSITY	-	5 (38.5)	8 (61.5%)	13 (100%)
TOTAL	7(3.9%)	13 (7.3%)	158 (88.8%)	178 (100%)

As indicated above, most household heads chose government schools because of less fees charged. Of all those who gave this reason, 88% of the household heads have attained up to secondary education. An interesting fact from the table is that, 19 (12%) of the household heads who gave less fees as their main reason, had attained high school or university level of education. Moreover, they would probably have highly paid jobs, and are capable of paying fees.

When choice was considered in relation to area of residence, it was seen as

indicated in Table 7.42 that 88.1% and 90.4%, of the household heads, respectively in rural and urban areas, indicated less fees as their reason for choosing government secondary schools. These was therefore no difference in relation to area of residence

TABLE 7.42: REASONS FOR CHOOSING GOVERNMENT SCHOOLS BY AREA OF RESIDENCE OF HOUSEHOLD HEAD.

AREA	PROXIMITY	QUALITY	LESS FEES	TOTAL
URBAN	-	5 (9.6)	47 (90.4)	52 (29.2)
RURAL	7 (5.5)	8 (6.4)	111 (88.1)	126 (70.8)
TOTAL	7 (3.9)	13 (7.3)	158 (88.8)	178 (100)

(ii) PRIVATE SCHOOLS.

Table 7.43 indicates the reasons for choosing private schools as a function of educational level of household heads.

TABLE 7.43: REASONS FOR CHOOSING PRIVATE SCHOOLS IN RELATION TO HOUSEHOLD HEAD'S EDUCATIONAL LEVEL.

LEVEL	PROXIMITY	QUALITY	LESS FEES	ACCESS	TOTAL
NONE	1 (11.1)	5 (55.6)	1 (11.1)	2 (22.2)	9 (5.7)
PRIMARY	17 (23.3)	40 (54.8)	2 (2.7)	14 (19.2)	73 (46.5)
SECONDARY	6 (18.2)	26 (78.8)	1 (3)	-	33 (21)
HIGH SCH	6 (20.7)	23 (79.3)	-	-	29 (18.5)
UNIVERSITY	3 (23.1)	10 (76.9)	-	-	13 (8.3)
TOTAL	33 (21)	104 (66.2)	4 (2.6)	16 (10.2)	157 (100)

82 (52.2%) household heads who chose private schools had attained just primary level of education while 75 (47.8%) had attained secondary education and above. Given the high costs involved in obtaining education in private schools, one would have expected the contrary. This could indicate that those without education were determined that their children should have better opportunities than they had. It could also indicate that there are other reasons, than the search for quality education that influenced the

choice of private education. Looking at other reasons, it can be noted that out of the 82 household heads who have attained up to primary education, 16 (19.5%) of them indicated that they chose private schools because their children had no access (unable to secure a place) into a government secondary school. None of the parents with education from secondary level and above, had problems with access into government secondary schools.

Table 7.44 shows the reasons for the choice of private secondary schools in relation to area of residence of the household head.

TABLE 7.44: REASONS FOR CHOOSING PRIVATE SCHOOLS BY AREA OF RESIDENCE OF HOUSEHOLD HEAD.

AREA	PROXIMITY	QUALITY	LESS FEES	ACCESS	TOTAL
URBAN	23 (29.1)	48 (60.7)	2 (2.6)	6 (7.6)	79 (50.3)
RURAL	10 (30.3)	56 (53.8)	2 (5.0)	10 (62.5)	78 (49.7)
TOTAL	33 (9.9)	104 (31.0)	4 (1.2)	16 (4.8)	335 (100)

For those in the urban area, the quality of education given was of great importance to the household head. Whereas, in the rural area lack of access into government schools was the main reason indicated in Table 7.44.

Quality of education is hard to measure (Grisay and Mählick, 1991). However an attempt was made to get information from the schools about some proxies such as examination results, staff/student ratios, qualifications of staff and others. Table 7.45 provides some details about the different school types. The figures presented are mean values for each school type.

TABLE 7.45: INDICATORS OF THE QUALITY OF EDUCATION OFFERED

	GOVERNMENT	PRIV. SECULAR	PRIV. MISSION
ENROLMENT	1072	716	467
STAFF	52	19	15
STAFF/STUDENT RATIO	25	22	11
G.C.E % PASS	68.90	48.09	87.90

The student per staff ratio varies from a low 11 in mission schools to a high 25 in government schools. The percentage pass in external examinations (GCE Ordinary level) indicates that private mission schools perform best and so represent good quality schools. The average number of staff and the qualifications of staff per school type, is shown in Table 7.46.

TABLE 7.46: STAFF QUALIFICATIONS BY TYPE OF SCHOOL.
(numbers in bracket = average per school).

QUALIFICATION	GOVT(n = 6)	SECULAR (n=6)	MISSION(n=4)
PH.D	4 (0.67)	2 (0.33)	1 (0.25)
MASTERS	31 (5.17)	15 (2.5)	13 (3.25)
ENS 2ND CYCLE	94 (15.67)	1 (0.17)	3 (0.75)
ENS 1ST CYCLE	126 (21.0)	8 (1.33)	7 (1.75)
BACHELOR	59 (9.83)	91 (15.17)	37 (9.25)
GCE A-LEVEL	3 (0.5)	113 (18.83)	13 (3.25)
OTHERS	148 (24.67)	20 (3.33)	29 (7.25)

What is most interesting is the fact that the government schools have more highly qualified staff than either the secular or mission schools but their examination results do not reflect this as indicated in Table 7.45. This finding indicates that since teachers are paid according to their qualifications, the government is incurring high expenditures for teachers' salaries, whereas the performance of their students is less than those in private schools taught by fewer highly qualified teachers.

CONCLUSION.

This chapter has provided extensive information on the private direct costs of secondary education in the North West province of Cameroon. In the chapter we found that there are tremendous differences in terms of costs between the different types of schools and between urban and rural populations. For example the average cost of sending a child to a government secondary school is about CFAF 97,867 whereas in a private secondary school it is about CFAF 181,846 (Table 7.11). In relation to household income, rural households spent about 22.1% of the income on school expenditures whereas urban households spent only 6.7% (Table 7.12). Enrolment patterns in schools showed differences between the poorest and the wealthiest income quintiles as well as the highest and the lowest socio-economic groups. Table 7.6 shows on the one hand that although 74.7% of students in private mission schools came from the highest socio-economic groups (4th and 5th groups), a good number of them (21%) comprised the student population in government schools which are tuition free. On the other hand, 55.7% of students in government schools were from the lowest socio-economic groups (1st and 2nd group), 41.3% in private secular schools, and 10.6% in private mission schools.

The expenditure patterns did not appear to be determined by income as such. In terms of non-fee expenditures, parents from government and private schools spent almost equal amounts, but other related factors such as residence played a crucial role in explaining expenditure differences. The evidence from this data will be used in the next chapter to test the propositions elaborated in chapter five above. The chapter will focus on a discussion of these findings and their policy implications for the financing of education in the North West province of Cameroon.

CHAPTER EIGHT

ACCESS, QUALITY AND EFFICIENCY: A TRIANGULAR RELATIONSHIP.

8.1 INTRODUCTION.

The results presented in Chapter Seven, from the household and school surveys conducted in Mezam Division, provide insight into the diverse sources of finance for schools and students, the private direct costs of secondary education and the socio-economic backgrounds of students. The survey findings reveal that the cost of education is shared by the government, the parents of students and sometimes the students themselves. The views of parents and school heads on the role of Parent Teacher Associations (PTAs) in secondary schools indicate that PTAs are very active in mobilizing additional resources for schools both in the public and private sector. The views of parents, students and principals, about their potential reactions to the introduction of fees, show a general willingness to pay, although the ability to pay by those in lowest socio-economic groups was sometimes extremely limited. This emphasizes the need for '*safety nets*' in the form of targeted financial aid programmes.

Following the literature review in Chapters Three and Four on the financing of education, and in particular previous studies concerning the private financing of education in other developing countries, a number of propositions were specified at the end of Chapter Five. The results of this survey are analyzed in this chapter as supporting evidence in order to confirm or refute these propositions.

The main aim of this chapter is to discuss these findings in light of the conceptual framework adopted for the present study. The theories reviewed in Chapter Three above will be used as a working tool to guide the arguments. Reference to these theories also provides the background that will illuminate the research questions set out in Chapter One.

The present chapter is divided into three main sections. The first section discusses the current patterns of financing secondary education in Mezam Division, with emphasis on issues such as sources of finance to schools, private direct costs and the role of Parent Teacher Associations. The second section focuses on the present policies of financing schools and discusses their implications for equity and efficiency. The third section is a discussion of the probable impact and reactions of parents to the introduction of tuition fees in government secondary schools.

8.2 PATTERNS OF FINANCING SECONDARY EDUCATION.

In the private sector, schools get their revenue mostly from fees and other private contributions. These schools are free to determine the type of services they offer. In contrast, in the public sector, schools are operated by the government, and the bulk of their expenses are met from tax revenues. According to school type, there are variations amongst secondary schools in terms of their pupil population, type of teachers employed, examination results, organization and operation of the school, which includes how they acquire their financial resources and how they use them to achieve the goals they set themselves.

In spite of these differences, it is important to note that there are some common aspects such as educational control, that apply to all schools, whether they are public or

private. Firstly, all schools are under the jurisdiction of the Ministry of National Education. Whereas each school is administratively headed by a principal, all principals are answerable to the Provincial Delegate of National Education, who in turn is answerable to the Minister of National Education. All secondary schools in a province are expected to adhere to certain policies, including those on financing, set by the Minister of Education. All schools are expected to follow the national curriculum and at the end of each level of secondary education, all students sit a common examination, the General Certificate of Education Examination.

8.2.1 SOURCES OF FINANCE.

As was indicated in Chapter Three, one important reason why the government has to play a part in financing education, is the existence of externalities, whereby education does not only benefit the individual that undertakes it, but also society in general. Consequently the financing of education cannot be completely left to individuals. The balance between public and private sources of finance for the education of an individual is often dictated by political and economic conditions that influence educational policy decisions. For example, in countries with a political ideology that favours the market approach, the balance tilts more to private than public sources. In contrast, in countries with a socialist or political ideology that emphasizes collectivism, the tilt is more towards public sources.

Proposition 1.

There are significant differences between the sources of finance for public and private schools.

Previous empirical studies reviewed in Chapter Four, Section 4.3.1, have shown

that finance for education in most developing countries comes mainly from (1) the national governments (2) parents (3) foreign bilateral or multilateral aid and (4) community financing (Varghese and Tilak, 1991; Kelly, 1991). Unlike the above mentioned studies, which concentrated on the sources of government finance, the aim of this survey in terms of sources of finance was limited to where schools derived their funds and not where government derives its funds. Contributions from foreign bilateral and multilateral aid, are usually made at the macro, or governmental level, and so it is difficult to distinguish at the level of the school what the actual source of government finances were. Moreover, foreign aid is often made towards investment costs such as buildings and the supply of expatriate personnel, whose salary and accommodation costs are not found in the financial records of schools. Consequently all finances from government are taken as a whole, without distinguishing whether or not they are from external or internal sources. The findings in the present study indicate that finance for education in secondary schools comes mainly from two sources. The government, on the one hand, and the parents on the other. A similar study in Chad, describing sources of finance to private and community schools, also found out that finances came from the state, the parents, and from the community as a whole (Peano et al, 1993). The national government contributes either directly to the schools through grants and/or indirectly through the payment of teachers' salaries. Private finances from parents are made as cash payments to the schools through tuition fees, and other private receipts and endowments.

In Cameroon, the proportion of financial contributions from each of the sources depends on whether or not the school is public or private. In this study, information about the sources of finances to schools was collected from principals of secondary schools and officials in the Ministry of National Education. In the section that follows, we shall

discuss these sources of finance according to school type.

(i) Government secondary schools:

In government secondary schools the bulk of financial support comes from national appropriations. The actual total contribution of the government to individual schools was difficult to quantify, because finance for recurrent expenditures such as teachers' salaries are paid directly by the government through the Ministry of Finance. In this school type, finance for other running costs as well as capital costs are expected to be borne by the government.

As was earlier mentioned in Chapter One, government schools collect a token fee from students called '*cooperative fee*' to cover the costs of students' insurance, sports equipment, identity and report cards, items for the First Aid box, science laboratory and library running costs.. When this fee was introduced in 1978, it was set at CFAF 2,000 but was increased by 50% to CFAF 3,000 in 1992. This increase in cooperative fee levels suggests that there is a realization that the former levies were no longer sufficient, due to increased market prices.

Until recently cooperative fees were the only fees that government schools were officially allowed to collect. In view of the government's inability to provide the necessary facilities to government schools, it became common practice for schools to engage in self-help activities through Parent-Teacher Associations, which collect funds towards the financing of school projects. As mentioned in Chapter One, these self-help initiatives taken by parents was endorsed by the Minister of National Education in 1990, when official guidelines for such activities were issued. Details of PTA contributions and

their roles in schools will be discussed in a later section, but suffice it to say that PTA levies are another type of fee that parents pay in government secondary schools.

(ii) Private Mission schools.

As stated earlier in Chapter One, mission schools are denominational schools supported mainly by finances from the fees they collect. Fee levels are determined by the Minister of National Education. In addition to tuition fees, mission schools are also allowed to collect cooperative fees (See Appendix 5 for official fee rates).

In principle, government gives grants (subsidies) to mission schools to help with teachers' salaries. However results from this study indicate that in practice, in the past three years no mission school has received any grants from the government. It also used to be the case that mission schools received donations from their mother churches abroad but again evidence from the principals' responses shows that in the year preceding this study no private mission school received any. Consequently, Parent-Teacher Associations are also common in these schools, playing similar roles as in government schools.

The status of mission schools in Cameroon in terms of public financing is different from that of some other Francophone Sub-Saharan African countries. A similar study revealed that Catholic schools in Chad for example had a special status which enabled "teachers' wages [to be] covered by the state" and parents make a contribution of CFAF 4,000 (US\$16.0). This contrasts with other mission schools such as the protestant schools in Chad where parents pay CFAF 7,000 and most of the teachers are paid by the schools from the fees collected (Peano et al, 1994). Comparing schools in Chad and Cameroon we note that Catholic schools in Chad have a similar status to government schools in

Cameroon, whereas mission schools in Cameroon have a similar status to Protestant schools in Chad.

(iii) Private Secular Schools.

As previously mentioned in Chapter One, these are '*for-profit*' schools owned either by private individuals or corporate bodies. According to Ministerial order No.00178/J1/23/MINEDUC/DEP of 7th September 1976, it is the responsibility of the founders to assume full moral, material and financial responsibility for these schools. The official fee rates for private schools dictated by government as shown in Appendix 5 apply to these schools.

Private secular schools are not allowed to collect any other fees such as PTA fees unless they can provide evidence to show that the income of the school from the stipulated fees is not enough to serve the purpose for which they would like to collect more. If this condition is fulfilled, then the Minister would grant special permission for more fees to be collected.

Some secular schools may qualify for government grants. The decision to give grants to secular schools is taken in the Ministry of National Education and is based on the said school's performance in national and internal examinations, the qualification of its teachers, school discipline and its performance in schools sports competitions(Ministry of Education Official, 1993). Education authorities in the Province indicated that this practice ceased in 1991, hence the main source of income in private secular schools are fees and contributions from the proprietor(s). In their study in Chad, Peano et al (1993), also revealed that finance for secular schools are the responsibilities of the proprietors and

the parents, who have to pay school fees of about CFAF 40,000 (US\$ 160.0).

The picture that emerges from this analysis is that government secondary schools have a wider range of sources of finance than private schools. Government secondary schools have the double advantage of receiving finances from parents directly and from the state, even at this time when financial allocations to private schools have more or less been discontinued. Table 7.15, Chapter Seven above, showed that all government secondary schools in the study had Parent-Teacher Associations that collected funds for the improvement of the school, in addition to public funds for teachers' salaries and other running costs. Whereas private schools depended entirely on parents for finances, in the form of fees and/or PTA contributions. Between private schools, mission schools form part of a bigger network, and have the long standing tradition of receiving grants from the government when available, unlike secular schools. Moreover, Parent-Teacher Associations which raise supplementary funds are more common in private mission schools than private secular schools. Private mission schools therefore have access to more varied sources of finance than private secular schools.

The dichotomy of the education system into public and private sectors, and the level of government support for each sector, is common in many other developing countries (Tilak, 1987). One distinct feature in North West Province however, common to public and private schools, is the existence in all the schools of a resource gap. In general, various differences emerged between the finances they needed, and the finances that were available to them from either fees, government subventions or from parents. The resource gaps varied from 14.4% in private secular schools, through 27.8% in Government schools to 30.2% in private mission schools (Table 7.17, Chapter Seven). The

large resource gaps in private mission and government schools might be an indication of their earlier dependence on government funds which have become very inadequate or non-existent and are causing financial constraints in schools. For private secular schools, this could mean that the resources they collect from fees do not actually meet all their needs.

One can explain the present financial constraints in the schools by identifying a number of causes. Firstly, in the past two decades the formal educational system has experienced monumental growth. Table 2.1, Chapter Two shows that enrolments in public and private secondary schools in the North West and South West provinces (Anglophone schools) grew from 6,129 in 1971/72 academic year to 52,812 in 1987/88. The full picture of overall growth in Cameroon can be perceived better if one considers that these two provinces form only one fifth of the national territory. As shown in the introductory Chapter, growth has been experienced at all levels of education. The share of public expenditure for education also increased as the years went by, as we saw in the introduction of Chapter One. Despite the increases in public allocations to education, it was extremely difficult to match public financial allocations to the rapidly growing enrolments according to government policy intentions, hence the fall in the per capita expenditure for education.

Secondly, there have been constraints in the national budget due to the present worldwide economic crisis and the drop in commodity prices on the world market. The Gross Domestic Product for Cameroon at current market prices has been declining since 1986 (See Table 2.2, Chapter Two) Evidence from statistical reports also show that in recent years, public expenditure has grown faster than national revenue. Between 1980 and 1991 national budget as a proportion of the GNP increased from 15.5% to 22.3%, while

national revenue as a percentage of GNP grew from 16.2% to 19% within the same period (World Bank, 1993, p.258-261). In an attempt to meet the spiralling cost of public services, government resorted to borrowing. The net effect of this has been that a substantial proportion of the country's revenue is now being used to service the debts which have become a heavy burden, resulting in further reduction of funds available for education (See Table 2.2, Chapter Two).

Thirdly, the policy of providing free tuition at the tertiary level, as well as giving generous bursaries to higher education students up until 1991, has resulted in the lower levels of education losing out in the competition for public funds for education (see Table 1.2 , Chapter One, showing expenditure for education at all levels).

Finally, the data indicated that the sources of finances to the schools was limited to the parents and the government. None of the schools that took part in the survey had any other sources of revenue, such as from school investments, sale of school farm produce or finances from charity organisations, as used to be the case in the years gone by (Oral discussion with principal of a private mission school on 21/04/93).

8.2.2 PARENT-TEACHER ASSOCIATIONS.

Proposition 2:

Parent-Teacher Associations are major supplementary sources of finance in public and private schools.

One predominant feature of the financing of education, which began since the colonial period in most developing countries, is cost-sharing between the government and

communities. In many developing countries, communities have often shared the capital costs of education by providing materials and labour in the construction of schools (Makau B.M, 1987; Bray, 1988). Even though this community/school relation has existed for long in church schools in Cameroon (Shu, 1985), it is only recently with the start of financial constraints, that it has been found in government schools, with the creation of Parent-Teacher Associations. These Associations are often bound by a written constitution, and have executive committees that co-ordinate their affairs. The parents decide and agree upon the levies according to the needs of the school. In the survey, the PTA levies ranged from CFAF 5,000 to CFAF 20,000, depending on the needs or projects to be carried out (see Tables 7.10 and 7.11, Chapter Seven for average values by school type). The principals are always members of the executive committee, so as to inform parents of what the school needs. The role of Parent-Teacher Associations (PTAs) has greatly expanded in the public sector in the past few years, as we saw in Section 7.4, Chapter Seven. A significant project, that had just been completed in one of the government secondary schools, was the building and equipping of science laboratories for the students. This situation is understandable given the fact that, more than 90% of public expenditure for education in Cameroon (as shown in Table 1.4, Chapter One) goes towards personnel emoluments. Unlike those in government schools, the PTAs in private schools are also concerned with discipline. Extensive community financing activities are common in other developing countries and as Bray (1994) rightfully explains, the main reason is to achieve qualitative standards that are not provided by the government.

Parent-Teacher Associations in all the government secondary schools, that were less than five years old at the time of the study, came into existence as soon as the secondary school was created and students admitted. The parents of the new students

formed the PTA and started to raise funds almost immediately, so that they could bridge the resource gap that the new establishment faced. This kind of community participation in the financing of schools as we discussed in Chapter Four, is similar to the '*Harambee*' movement in Kenya where many schools have been constructed by the communities (Makau, 1987; Bray and Lillis, 1988).

One might be surprised to note that newly created government secondary schools experience resource gaps before they even begin. This is because the decision to create a government secondary school in any given area is often a political one. Members of parliament and/or other influential members of government persuade the Minister of National Education who signs a decree creating a school irrespective of whether or not buildings exist. As soon as a school is created, community leaders, in collaboration with officials from the Ministry of National Education, will choose an appropriate site for the school. Once the site is known, members of the community then start to raise funds for the construction of school buildings. The school might begin at a temporary site initially while classrooms are constructed as the funds become available.

This procedure for creating schools is full of problems. More often than not, because the decision to create a school is in response to a political imperative, such schools may be created without prior budgetary allocations, with the assumption that resources will be allocated in due course. Secondly, there is no attempt to undertake school mapping that takes the population in the area into account as well as the location of neighbouring schools. As a result, it is not unusual to find many schools in one area; whereas other areas, with fewer politically influential people, are deprived.

One major difference exists between the *Harambee* schools in Kenya and the government secondary schools in the North West Province of Cameroon. In Kenya, schools are built by the communities in the hope that government will take over all the recurrent costs of management and administration. In Cameroon, the government is triggered by some political force, to officially create a school in a particular area, before the communities, who are keen to provide educational facilities for their children, actually build them.

From this analysis, one can see that Parent-Teacher Associations are raising enormous sums of money ranging from CFAF 900,000 to CFAF 30,795,000 to supplement existing finances for education (Table 7.25, Chapter Seven). Through these organisations, parents are trying to make up for the shortfalls of government finances so as to meet their childrens' needs for quality education. PTAs have therefore come to be recognised as a major supplementary source of finance for secondary education.

8.2.3 COST OF SECONDARY SCHOOLING.

The total costs of schooling consists of direct costs, in the form of fees and non fees costs, as well as indirect costs in the form of income forgone or opportunity costs. As has been explained in Chapter Six, this study concerns itself with direct costs only. This section will therefore discuss the proposition concerning direct costs of secondary education.

Proposition 3:**Parents incur substantial private costs for education in secondary schools.**

As reviewed in Chapter Five, the cost of education is one of the factors that limits some students, particularly those from poor homes, from attending school. In this study the private direct cost of secondary schooling was calculated using data from parents and principals of schools. Private direct costs were categorized into two main groups which comprised fees and non-fee costs. Non-fee costs are private costs incurred by parents for schooling such as expenditures for books, uniforms, boarding, supplies and transportation while fee costs are the private cash contributions made directly to schools. It is worth noting that whereas uniforms and shoes might be used out of school hours, and food would still have been eaten even if the child were not in school, it has been impossible to obtain data about their utilization out of school hours. Costs have therefore not been adjusted downwards in the analysis, to take account of this.

TABLE 8.1 EXPECTED AND ACTUAL AVERAGE COST OF EDUCATION BY TYPE OF SCHOOL.

SCHOOL TYPE	EXPECTED FEE COSTS (1)	ACTUAL FEE COSTS (2)	EXPECTED NON-FEE COSTS (3)	ACTUAL NON-FEE COSTS (4)	TOTAL EXPECTED COST (1+3) (5)	TOTAL ACTUAL COST (2+4) (6)
GOV' T SCHOOLS	15,249	21,160	106,831	76,706	122,080	97,866
PRIVATE SCHOOLS	46,604	125,842	140,954	55,707	187,560	181,845
RATIO GOV' T:PRIV	1 : 3	1 : 6	1 : 1.3	1 : .7	1 : 1.5	1 : 1.9

Table 8.1 above summarises data on the expected and actual fees and non-fees costs by type of schools. Since the actual expenditure amounts spent were collected from the household survey, data on actual expenditures in private schools represented by columns (2), (4) and (6) above are average expenditures from all private schools. The data on expected expenditure was collected from principals and a distinction was made

between private secular and private mission schools in the presentation of the results in Table 7.10 in Chapter Seven. For purposes of comparison, the averages of expected fees and non-fees costs have been calculated for all private schools together and all government schools together. In all private schools, parents spent on average 1.9 times (181,845/97,866) the amount that parents whose children attend government secondary schools spent.

The differences indicated between the fee and non-fee cost of public and private education can be attributed to several factors. Firstly, in the North West Province, tuition fees are charged only by private schools. Government schools on the one hand, charge no tuition fees which account for a high proportion of the fee cost in private schools. However, parents are expected to incur expenditures for textbooks, school uniforms, stationery, lodging and food which make up the non-fee costs. Private schools on the other hand charge tuition fees, and the parents also have to supply their children with the necessary school needs as for government schools. Secondly, in some private schools, there are boarding facilities for which parents have to pay. As a result of the fact that boarding fees are paid directly to the school, some parents reported the payments for boarding as fee cost, hence the lower non-fee cost for private schools compared to government schools.

The existence of a difference between the expenditures made by parents with children in government and private schools has also been reported in other countries. While discussing private resources and the quality of primary education in Thailand, Tsang and Kidchanapanish (1992, p.182) indicated that parents with children in private schools spent 2.3 times as much for non-fee items as those with children in government

schools. However when tuition fees were included, the ratio increased to 4.3. Similarly, in Tanzania, Tan (1985, p.3) also found that the private costs ratio between government and private schools was 1.42 excluding fees and 3.16 including fees. The ratios from both studies, including fees, are far greater than the 1.9 for the present study. The narrow difference in the present study, might be attributed firstly to the fact that even though tuition fees are not charged in government schools, the PTA levies in both types of schools narrows the fees gap tremendously. In the Thailand and Tanzania studies, there are no fee costs at all for government schools. Secondly, the ratios of the other non fee cost items might have been widely different in Thailand and Tanzania. In Cameroon, since non-fee costs apply to public and private schools, the difference may only be in fee costs.

The differences between the actual costs reported by parents and the expected costs reported by principals, suggests that principals and parents do not always define fee and non-fee costs in the same way. However, in relation to the GNP per capita, actual expenditure in private schools is 70% of the GNP per capita (CFAF 181,845 as compared with CFAF 260,000), whereas expenditures for government schools is 37.6% of the GNP per capita (CFAF 97,866 compared with CFAF 260,000). From the above, it is seen that private costs at a private school is almost twice as expensive as at a government school. In real terms, this is quite high, especially as many people (particularly those in the rural areas) are limited by poverty and do not even earn up to the amount required to pay for private education.

Concerning the allocation of the resources for non-fee items by parents of students in all schools, it was seen that resources were allocated for books, stationery, uniforms,

boarding/rents and allowances to students (Table 7.11, Chapter Seven). Unlike in Thailand where a greater proportion of the non-fee cost was spent on items directly related to learning, in this study a greater proportion of the non-fee cost was spent on boarding/rent followed by expenditure on items directly related to learning (books and stationery). This difference of emphasis is related to the fact that in Thailand the primary level was considered. At this level, the pupils are required to live at home with their parents but in this study most of the students lived away from home because of the relative scarcity of secondary schools in their immediate areas. The findings of this study are similar to those from Tanzania where Tan (1985, p.3) found that bedding and uniforms were the most costly items of the non-fee expenses. This situation, where higher expenditures are made on items such as uniforms and shoes rather than on books has also been observed in Malawi (Tan, Lee, and Mingat, 1984), and Botswana, (Allison, 1981).

Expenditure on boarding and accommodation is high in all schools although it is considerably higher in mission schools. This is probably because most mission schools have boarding facilities and have to pay staff such as cooks, unlike private secular or government schools which are mainly day schools and the students take meals at home with the rest of the family, or prepare their meals by themselves if they are renting accommodation.

These findings indicate that parents do incur substantial costs for educating their children, and they also suggest that the private direct costs incurred for education in public schools are considerably lower than for private schools. These differences are obviously due to school financing policies which will be discussed in the next section.

8.3 EDUCATIONAL FINANCING POLICY ISSUES

The educational financing policy for Cameroon, is such that financing of government secondary schools is controlled from the central level. All teachers are paid directly from the central Ministry of Finance, and finances for running and investment costs are also centrally controlled. Financing policies as they relate to education are quite broad, but, for purposes of the present study, the discussion will be limited to schools. Since all government school teachers are paid their salaries directly from the Ministry of Finance, it is difficult to ascertain exactly how much each school spends. This section discusses the proposition related to the present financing policies in terms of equity and efficiency.

Proposition 4:

The present policy of zero tuition fees in public secondary schools does not promote equity or efficiency.

8.3.1 EQUITY

As shown in Chapter Three, equity is a term with many meanings. In this study, equity in schools was measured by looking at the socio-economic backgrounds of those students who are in government secondary schools and those in private schools, in order to find out whether or not those benefitting from tuition free education are those who are from the lowest socio-economic backgrounds who would most likely find it difficult to bear these expenses for tuition. In this study, policy is also seen to be equitable if it increases or equalizes the educational opportunities of those who would otherwise not attend school if the costs of schooling are too high.

Looking at the socio-economic backgrounds of the students, it was found that from the 4th and 5th socio-economic groups (high) there were 21% of the students in government secondary schools, 40% of those in private secular schools, and 74.7% of those in mission schools. In comparison with those in the 1st and 2nd socio-economic groups (low) there were 55.7% in government schools, 41.3% in private secular schools and only 2% in mission schools (see Table 7.6, Chapter Seven). For government secondary schools, one would have expected many more students from the low socio-economic groups and very few students from high socio-economic groups.

This finding indicates that many of the places that could have been taken up by those who are poor, and would find it difficult to pay fees, are being taken up by those who are capable of paying for their children to attend private schools. Since students from low socio-economic backgrounds cannot find a place in government secondary schools, and since they might not be able to meet the high costs in private mission schools, they tend to go to private secular schools where they pay fees. This assertion is supported by the fact that 21.3% of the students in secular schools come from the poorest socio-economic groups (Table 7.6, Chapter Seven). This demonstrates that the present policy which involves offering free tuition in government secondary schools to those who are capable of paying fees in private schools, whereas those, who might be finding it financially difficult, are forced to pay fees in private schools, is very inequitable.

The second way in which present financing policies encourage inequities stems from the fact that the bulk of finances for the running of government secondary schools is from public funds to which everybody contributes in the form of taxes. If everybody rich or poor pays taxes which are used to finance the education of children in government

schools amongst whom are the rich, and the poor tax payers have to pay again for their children to attend private schools, then there seems to be a flow of funds from the poor to the rich. Hence the rich benefit more from public resources. In this sense this finding agrees with that of Meerman (1979) in Malaysia, Selowsky (1979) in Colombia, and Meesook (1984) in Indonesia, who found that the rich derive greater benefit from public funds for education than the poor.

A third aspect of inequity is that students who attend government schools are privileged to make use of almost all the public resources allocated to the education sector. On the one hand, government spends the bulk of public allocations to schools on teachers' salaries, to the advantage of those in government secondary schools, especially as there are no tuition fees. On the other hand, government leaves the payment of private school teachers' salaries to the parents of the students in such schools who also come from low socio-economic groups. In consequence, the cycle of educational deprivation is accentuated.

Looking at income and other socio-economic factors in rural and urban areas, one notes that 78.4% of the respondents in the rural areas earned less than CFAF 75,000 whereas only 33.6% in the urban areas fell in this class (See Table 7.3). Also, in the rural areas, 30% of the respondents were in the lowest socio-economic group, compared to 7.7% in the highest socio-economic group. This contrasts sharply with the 3.8% of respondents in the lowest socio-economic group and the 41.2% in the highest group in urban areas (See Table 7.1). 3.1% of the urban residents compared to 18.6% in the rural areas had no education whereas, 16.8% of respondents in the urban areas had university education compared to only 2.5% in the rural areas (See Table 7.2). This indicates clearly

that, comparatively, residents in the urban areas are economically better off than those in the rural areas.

However, when it comes to the financing of education in public secondary schools, it was seen that the average annual expenditure for respondents in rural areas was CFAF 100,953 (US\$ 403.8) but only CFAF 90,388 (US\$ 361.6) in urban areas (Table 7.14, Chapter Seven). The urban respondents who are relatively richer than the rural respondents spent 6.7% of their income on education in public secondary schools compared to 22.1% for rural respondents (Table 7.12, Chapter Seven). This difference may be explained by the savings that urban households make because of the close proximity of schools to their homes. The data in Table 7.7 of Chapter Seven, shows that 24.6% of students who live at home are from the lowest socio-economic group whereas 27.3% of such students are from the high socio-economic groups. A similar pattern can be observed in Tables 7.8 and 7.9 which relate to students' accommodation in relation to fathers' occupation and fathers' educational level. One can therefore conclude from these findings that many parents, who are capable of spending more for their children's education, are making savings as a result of the fact that they pay no tuition fees in government secondary schools and they save on their childrens' accommodation costs. Since not many schools are available in the rural areas, poor rural parents have to incur extra expenses to send their children to far away schools. Such expenditure include the costs of transportation and accommodation which can be quite substantial. Current educational financing policies therefore tend to accentuate, rather than alleviate, such disparities in educational opportunity.

In light of the above findings, it is the contention of this thesis, that, because the

majority of the population live in the rural areas, and the rural populations spend more on sending their children to far away schools in urban areas, efforts should be made to direct public resources towards opening more schools in rural areas. Secondly, it would be more equitable to charge fees to students in urban schools, and target government finances more to the poor in urban and rural schools, rather than to provide general subsidies for all those in urban government schools, amongst whom there are children of parents who can afford to pay.

8.3.2 EFFICIENCY

In this study, efficiency of the system is measured by looking at how the schools receive and go about spending their resources. A financing system is said to be efficient if it ensures that the resources are used in the most economical way and maximises output in relation to the input of resources. It is also efficient if there is flexibility in order to ensure that resources can be reallocated to respond to changes in market prices or school needs. This means that, at the level of resource utilization, the resources can be used in variable ways in order to satisfy immediate priority local needs.

A major difference between government and private secondary schools is the way they receive their finances and the procedures followed for expenditure. In the public sector, the system of budgeting and allocation of resources to schools is very centralized. Government secondary schools are categorized according to cycles, for example, first cycle only or '*College d'Enseignement Secondaire*' (CES) and first and second cycle schools or '*Lycée*'. They are also categorized according to school populations. Financial allocations to government schools are based on the school's

category and the school's population. For example a '*Lycée*' with a school population of 1400 pupils and above are entitled to a fixed standard sum of CFAF 2,200,000 for running costs while first cycle schools and schools with a school population below 1,000, receive a fixed sum of CFAF 700,000. These allocations are made in two instalments from the central treasury to the nearest government treasury to the school. One thing to note about such fixed allocations is that school populations are treated in block, instead of individually.

Concerning procedures for the procurement of school supplies, information from government secondary school principals reveal that school authorities are not allowed to take part in the procurement of supplies for the school. Only registered contractors are allowed to do so and as soon as deliveries are made and received by the school, the contractor goes and collects his money from the treasury. A similar procedure is followed for capital outlay, where contractors are awarded contracts and paid from the central level. As a result of this method of financing, government secondary schools have to rely very much on contractors. With the recent liquidity crisis in government treasuries, many contractors' bills are still outstanding and so they have become very reluctant to deliver supplies to schools.

A government secondary school principal highlighted this point in his 1992/93 end of year financial report when he noted that

"the administration of the school has encountered very serious problems relating to the execution of the budget for the fiscal year under review. This has been attributed to the fact most suppliers continued to refuse and more often than not, reluctantly accept to supply office stationery and material to this school on the basis of payment by commitment order...because, as they say, the said payment undergoes just too many bottle necks from the beginning to the end resulting to greater loss on their part on the one hand and the lack of liquidity in the Government Treasury.." (Principal's Report on 'co-operative fee' and financial

balance sheet, June, 1993 p.2)

The only cash that government schools have at their disposal is the '*co-operative fees*' they collect. The use of these fees is specified and fixed by Ministerial order. Principals are not allowed under any circumstances to alter their designations. Consequently, individual government secondary schools have no flexibility in the use of these funds to suit their local needs.

The centralized system of financing schools causes inefficiencies in a number of ways. Firstly, all teachers in government secondary schools are civil servants, who are posted to the schools by the central Ministry of Education. There is also the policy that married female teachers must be given work wherever their husbands are. Most husbands work in the urban towns and so, there is a tendency to have urban schools overstaffed in some curriculum areas, whereas schools in the rural areas might be understaffed. It is common practice for teachers to be transferred to rural schools, but they either take a long time to move or even refuse to take up duties in these schools. The Delegate of National Education for the North West Province echoed this point recently, when he remarked that

" We lost many teachers through transfers, retirement and deaths. Schools in the rural and remote areas ... are most affected while those in urban towns have the luxury of an over-staff of ladies...There is a shortage of Physics, Chemistry, Mathematics, French and Home Economics teachers...Time has come for government to rethink its policy on the recruitment and posting of female teachers who must only teach in urban areas; a situation that accounts partly for the understaffing of our rural schools." (Delegate of Education, in an address to the Minister of Education on 31st May 1994 in Bamenda).

Appointments to posts of responsibility, just like transfers to posts, are made directly by the central Ministry of Education. It is also common practice for school administrators to be relieved of their duties and not be assigned to another duty for a long while. Since the system of financing is so centralized, it is common to find the Ministry

of Finance paying some teachers their full monthly salaries for little or no work done.

Secondly, as a result of the centralized system of financing, coupled with an obsolete system of accountability, finances for a particular purpose tend to be used for other purposes. The use of General Certificate of Education (GCE) examination fees paid into the central treasury has been the cause of much contention in recent years. Examination fees are supposed to be used to cover the administration costs of running the examinations, but the government has constantly found it difficult to allocate sufficient finances to cover these costs. Examiners have gone for years unpaid, examinations questions have reached examination centres late, and in addition the government of Cameroon has incurred a huge debt over unpaid fees with the University of London (which was the former supervising body). The situation reached crisis point when the University of London decided to withhold certificates. The creation in 1993 of an autonomous examination board in Buea for the '*Anglophone*' examinations will exert closer control over the use of examination fees than was possible under the former centralized system.

In private schools finances for education are derived from fees and allocation is done at the level of the school and the proprietor. Purchases are made by local officials of the school, as well as contractors who deal directly with the school for payment. There are no long bureaucratic procedures to be followed. There is flexibility in the use of funds and this gives the school authorities the opportunity to allocate and spend their resources according to their particular needs, and their own priorities.

Comparing both methods of financing, the above indicates that the method of

financing government secondary schools is problematic in several ways. Firstly, there is a problem of liquidity where schools know that so much has been allocated to them but because the figures actually exist only on paper, and because there are no funds available in the treasury, supplies are not purchased. In consequence, schools experience considerable difficulties. Secondly, through this method there is limited possibility for any savings to be made during purchases especially as contractors tend to inflate the prices. As businessmen who need to make profits, contractors have the tendency to supply the goods to the schools at prices way above those in the market. Thirdly, the bureaucratic bottlenecks that exist from the central level down to the schools, not only cause delays in deliveries, but also encourage unnecessary public expenditure. Finally, the centralization of teacher deployment causes under-staffing or over-staffing in some schools, as well as accentuating under-utilization of teachers in over-staffed schools or overworking of those in under-staffed schools.

In summary, present financing policies, especially for government schools as shown above, are so centralized that the possibility of generating more finances for the service from other sources or even making savings are lacking. We have also shown that present policies have also encouraged inefficiency in terms of resource use. As reviewed in Chapter Four, one of the proposed policy options for generating more educational resources, is the introduction of fees.

What would happen if such a policy were taken on board for government secondary schools? The answer to this question will be discussed in the next section.

8.3.3 IMPACT OF INTRODUCING FEES.

Proposition 5:

The introduction of fees in public secondary schools will raise more money for education but will have a negative effect on the poor.

The introduction of fees in public schools will harness the untapped resources from parents and communities and it will increase the resources available to schools as well as improve accountability. Concerning the resources, take for example a school of say, one thousand students charging tuition fees of say CFAF 5000 per student. If all the money is collected, the school will have raised the sum of CFAF 5,000,000 which can go a long way to improve the availability of educational inputs such as providing the necessary equipment and supplies that the school might need. Evidence from PTA contributions shown on Table 7.5, Chapter Seven which ranged CFAF 900,000 (£1,800) to CFAF 30,795,000 (£15,397.5), shows that a substantial amount of money could be collected if fees are introduced. However it is important to bear in mind that PTA contributions may fall if fees are introduced. If fees substitute PTA contributions, they may not necessarily increase total resources, but if fees are charged in addition to PTA contributions and the government continues to support schools as it is presently doing, then educational resources would increase. This would be workable especially if there are guidelines specifying what PTA levies can and cannot be used for.

A second consequence of the introduction of fees is that it might impede access to some of those who cannot afford to pay. When the expenditure for education was analyzed by socio-economic groups in Chapter Seven, Table 7.13, it was found that the respondents belonging to the lowest socio-economic group spent 35.1% of their median

income for education whereas those in the highest group spent only 4.6% of theirs. Households that fall in the lowest socio-economic groups have less disposable income, and so if expenditure for schooling is increased, they run the risk of either educating only some eligible children in the family, or withdrawing them completely from school. Moreover, these poor households tend to have more children of school-age. As we saw in Chapter Five, when low income families have to decide on sending or even withdrawing some children from school, daughters are often at a disadvantage compared with sons. Parents particularly¹ in the rural areas, would prefer to educate their sons who are regarded as assets to the family, instead of daughters who are considered as liabilities.

The preceding two indications above, are quite conflicting in the sense that the revenue generating advantage of fees introduction comes with disadvantages for the poor. One way to circumvent this, is to ensure that the fees are affordable to the population so that equity can be achieved. Affordability depends both on the prices that are charged and the measures that are used to determine exemptions for low-income households. Such exemption policies must be sensitive to local circumstances.

Free tuition secondary schools increase access only if these schools are in fact available. If such schools are not available, parents would tend to send their children to fee paying schools. For example, it was noted from the survey that parents whose children could not be admitted into tuition free government secondary schools, even though they were in the lowest socio-economic group, made efforts to send their children to a fee paying school which was available. In this sense fees in government schools may paradoxically make educational services more affordable if they increase the supply of school places, whereas previously, shortage of funds meant places were limited.

Another dimension of affordability relates to local incomes and the quality of service provided. For example, fees would be affordable if the amounts charged are within the range of local incomes. Fees would also be affordable if the fee prices are favourable compared with of costs of services from alternative providers, especially when services of higher quality are offered at lower prices. They would be even more affordable if the fees are introduced in phases, with advance notice to the parents who would need to plan on how to get the money instead of abrupt increases without prior warning.

One last aspect of affordability concerns the means to provide for those who are unable to pay. It is first of all important to identify those who are unable to pay according to set criteria, and then make arrangements for them, such as through credit facilities, reduced charges or exemption from payment. If criteria such as number of children, parental occupation, and family wealth are specified, they can be assessed locally, usually by the staff and local school committee members who know the users personally and would be in a better position to make judgements. This would be better than centrally assessed exemption strategies which might be too rigid and miss some who are eligible, while allowing others who may have the means to pay to qualify for exemption.

Proposition 6:

The ability of parents to pay fees in secondary schools is influenced by their socio-economic status, level of education, income, household size, and cost of education.

The ability to pay fees is inextricably linked to the availability of disposable resources to do so. Those who are affluent are usually those who have a high level of education, hold high positions in society and earn big salaries. All these factors contribute to the socio-economic background of individuals. The socio-economic backgrounds of

students in government, secular and mission schools are represented in Table 7.6, Chapter Seven. In view of the wide differences in costs between government and private schools, one can infer that the socio-economic backgrounds of students, which is directly related to available resources, influences their parents' ability to meet the costs in a particular school type. Similarly, in Malawi, Tan, Lee and Mingat (1984) found that high socio-economic status was associated with preference for private schooling. In Malaysia, Meerman (1979) established that the demand for education is a positive function of income. However, the presence of students from the lowest socio-economic groups in mission schools, indicates that school choice might not solely depend on socio-economic factors.

Looking further at reasons for choosing a particular school type, represented in Table 7.40, Chapter Seven, one notes that 88.8% of the parents whose children were in government schools indicated that they chose government secondary schools because they were less costly. Concerning private schools, 66.2% of the parents said they chose private schools because of the quality of education offered in them. To the parents quality was epitomized by school performance in National examinations, and also, by school discipline. From the above results we see that the choice of school, reflects a balance between factors of quality and price. Parents (especially from low socio-economic groups) would choose a school because the price is lower than parents in higher socio-economic groups who are more concerned with quality.

Proposition 7:

Parents are willing to pay fees if necessary, and if they perceive that payment of fees will lead to improvements in quality.

Willingness to pay fees for secondary education in this study was measured by assessing what parents are paying now and by finding out how they would react in a potential situation where fees are introduced. Before we go on to discuss the findings, it is necessary to note at this point that the findings have to be interpreted with caution. Given the fact that tuition fees have not yet been introduced in government schools, the questions are hypothetical and so the findings are rather indicative than definitive.

In an attempt to assess their reaction to fees, parents were asked to say what they would do if fees were introduced in government secondary schools. Their responses as shown in Table 7.31, Chapter Seven, indicates that 76% of the parents said they would pay the fees, 5.1% said they would send the child to a cheaper school and 18.9% said they would withdraw the child completely from school. These responses were further analyzed according to area of residence and socio-economic groups. By socio-economic groups, 14 out of 41 parents (34.1%) of those who indicated that they would withdraw the child from school were from the lowest socio-economic group, whereas, 3 out of 41 parents (7.3%) were from the highest socio-economic group (See Table 7.32, Chapter Seven). From these findings one can assert that there is a general willingness amongst parents to pay if it actually came to doing so. Further evidence of willingness comes from the suggestions from parents about how much they would pay if fees were introduced. As represented in Table 7.35, Chapter Seven, 59.4% of the parents suggested between CFAF 10,000 - 20,000, 27.2% suggested between CFAF 30,000 - 40,000 and only 2% suggested amounts above CFAF 40,000. Since the official levy authorized by the government for

tuition fees in private in private schools is CFAF 39,000 (see Appendix 5), one can conclude from the above suggestions that there is willingness to pay albeit amounts that are less than for private schools.

Given the substantial costs that parents already incur, it might at first be surprising that they are still willing to pay more. In an attempt to find out why parents responded in that manner, they were asked to say the highest level of education they would like their children to reach. Table 7.38 in Chapter Seven revealed that 88.7% of the parents expected their children to get to university level. To many parents, the educational goal for their children is the University and so secondary education is considered by most as a transitional level, for which they are willing to pay.

Private returns to education, as well as parental expectations, seem to be the motivating factors behind willingness to pay for secondary education. Willingness can be explained using the human capital theories reviewed in Chapter Three. Education is perceived by most parents as an investment which is highly valued. Parents are paying for their children to go to school because they believe that education will enhance their children's employment chances. The ultimate objective of education to them, is to have a job and so they do everything to pay for education which they see as a means to an end. This perception is reinforced by the fact that, throughout the world, for many reasons career opportunities are dependent on education. Firstly, those who secure well paid jobs tend to be those with some education. Secondly, schooling at secondary and tertiary levels in many developing countries used to be very profitable following independence because nationals were needed to replace expatriates or colonial masters. Thirdly, the use of educational certificates as a screening device for jobs is widespread in Cameroon. As

discussed in Chapter Two, the government of Cameroon actually aggravated this practice because, up to 1993 the government continued to absorb the majority of school leavers into the civil service. Almost everyone who had an educational qualification (especially from the institutions designated in Cameroon as '*professional schools*') became civil servants whose salaries depended solely on the educational certificates they hold. To use Dore's words, this precipitated the prevalence of the '*diploma disease*' (Dore, 1976) in Cameroon. The consequence was not only a bloated civil service, but also fostered the belief that after acquiring the certificates, jobs would be available.

The job competition model, discussed in Chapter Three, also explains why parents are seeking to have the highest level of education for their children. In the 1960s pupils with a primary school education acquired jobs easily in the labour market. In the 1970s, however, the level of educational qualifications required rose to secondary education, while that in the 1980s rose further to a university degree. Today, in the 1990s, it is becoming difficult even for graduates to find jobs. Despite this situation in the job market, parents are undeterred in their willingness to contribute more towards their children's education. A university qualification is the highest, and every parent hopes that, after acquiring a degree, their children will be in a better position to compete in the job market. Parents would prefer their children to rather wait in anticipation for a job, having fully prepared themselves for the job market than not send them to school.

Further evidence of willingness to pay is that many parents are already paying for their children to acquire secondary education in private schools. As the results on Table 7.40, Chapter Seven indicate, most parents send their children to private schools because they believe that private schools provide better quality education, which would in turn

enhance their chances of acquiring the educational certificates they want. By the same token, parents would be willing to pay fees in government secondary schools if they believe that the quality of education would improve. The enormous contributions mobilized by PTAs in government secondary schools that are tuition free, signifies parents' willingness to pay for their children's education.

Willingness to pay can be further explained by the cultural background of the people in the North West Province. Their tradition of self help and community participation in development projects, as mentioned in Chapter Two, explains why they take it upon themselves to finance school projects through Parent Teacher Associations. Community financing is also common in other areas, such as health, where communities finance the construction of health centres, and the installation of pipe borne water in many villages. The effects of the self help tradition on community participation, especially in the financing of education, has also been noted in other developing countries. Kenya is well known for community involvement in the financing of education at the secondary level through the '*Harambee*' movements (Makau, 1985; Bray and Lillis, 1988). Other countries in Sub-Saharan Africa where such community or self help cultures exist include Botswana (Moorad, 1989), Nigeria (Okoye, 1986; Igwe, 1988), Zambia (Kaluba, 1988), and Zimbabwe (Nhundu, 1989; Chung, 1990). The government could therefore build on the existing self help tradition by adopting cost sharing policies that encourage such practices. For example, a policy that shows partnership between the government and the communities, in which each party plays a clearly defined role in its responsibility for educational services. Such policies will not only empower communities, but will go a long way towards alleviating present financing problems.

This study has shown that on the whole there is evidence of parental willingness to pay for their children's education, be it in public or private schools. This finding supports those of earlier studies (Tan, 1985; Gertler and Glewwe, 1989). However, at this point, it is necessary to make two important remarks about the conclusions drawn from these findings. Firstly, it is important to note that willingness to pay is not the only crucial factor, in seeking a solution to the problem. Affordability or ability to pay is equally important. In fact both conditions must hold for any significant changes to occur. While thought is being given to build on parental willingness to pay, the issue of safety nets for high risk groups should not be overlooked. Such groups would include the poor, and especially girls from poor homes, who are often discriminated against when it comes to educating only certain eligible children. Secondly, it is also necessary to bear in mind that the idea of mobilizing additional resources for education is a necessary, but not a sufficient, condition for solving educational financing problems in Cameroon. The administrative organisation of the education system, as well as the system of financing which form the core of the problem, also need to be looked into. The highly centralized educational financing system in Cameroon with a large public sector has not taken into account the capabilities of communities and other private sources towards the financing of education. There are financial as well as human resources, particularly in the urban affluent areas that present financing strategies have failed to tap. Moreover the system of financing all recurrent costs such as teachers salaries from the central level, and the procurement of school supplies through contractors encourages wastage and reduces the possibility of maximizing the use of financial inputs.

In summary, this chapter has discussed the findings of the results presented in Chapter Seven in relation to the propositions that were set out in Chapter Five above. The

findings presented in Chapter Seven, Section 7.3, indicate that the private direct costs of sending a child to a secondary school in the North West Province are quite substantial as a proportion either of household income or Gross National per capita income. This section also provides evidence of variations in private direct expenditures between government, private secular and private mission schools. These findings corroborate the findings of previous studies which have concentrated on measuring private direct cost of education in other developing countries (Tan, 1985; Tsang and Kidchanapanish, 1992).

Evidence from Chapter Seven Section 7.5, shows that, the two major sources of finance for education are the government and the parents. The magnitude of government finance depends on whether the school is public or private with government schools receiving more in terms of teachers salaries and running costs while private school receive considerably less if at all through subventions or grants. Parental contributions are made to private schools as tuition fees, while all non fee expenditures for school needs are borne by parents whether their children are in government or private schools.

It was also demonstrated in Chapter Seven, Section 7.2, that the socio-economic backgrounds of the students in private schools were mostly from high socio-economic groups while those in government schools were mostly from low socio-economic groups. However more students from high socio-economic groups were found in government schools than students from low socio-economic groups in private schools.

The study documents considerable parental involvement in the financing of secondary schools as confirmed by the role of Parent-Teacher Associations in schools. Evidence is also provided in Chapter Seven, Section 7.6, to show that even though parents

spend substantial amounts in educating their children already, they are still willing to pay more if necessary provided the quality of education in the schools improve. The existence of PTAs in schools which mobilise resources for construction and the provision of amenities in all government secondary schools as shown in Chapter Seven, section 7.4, indicates that a lot is already being done in that direction.

The study also demonstrates that the procedure for allocating resources to schools from the central Ministry as is the case with government secondary schools and the restrictions surrounding the procurement of supplies encourages inefficiency in the utilization of available resources.

In addressing the questions considered for assessing the potential impact of the introduction of fees in government secondary schools, we have demonstrated that there is evidence in the North West Province of Cameroon as revealed in Table 7.35, Chapter Seven, that more resources for education could be raised; but this could have a negative impact on the poor and needy, whose access to school might be impeded. This does not mean that the introduction of fees should not be considered as an option for raising educational revenue. These findings imply or suggest that the introduction of fees should be done in a cautious manner with particular attention paid to '*safety nets*', such as the provision of scholarships for female students, fee remission for needy students, and reduced fees for large families.

8.4 IMPLICATIONS FOR THE FINANCING OF EDUCATION.

This section will concentrate on the implications of the findings for the financing

of education in the North West Province of Cameroon. An attempt will be made to suggest measures that could be taken to improve the financing of education, bearing in mind the applicability of such measures in the socio-economic and political context of Cameroon.

Firstly, as mentioned above, the survey demonstrated that the majority of students in the public schools came from the lower socio-economic groups while a majority of those in private mission schools came from high socio-economic groups. However, evidence from Table 7.6, Chapter Seven, also showed that, in private secular schools (fee paying) about 41.3% came from the lower socio economic groups. These findings imply that if substantial numbers of students in private secular schools where fees are charged are from low socio-economic groups, it means that they were unable to find places in the free tuition government schools and so were forced to go to private school. It also implies that if the students from low income families are paying fees for their education, those in government schools could equally contribute towards their education by paying some fees. Moreover, charging tuition fees in the government schools would enable those who are capable of paying to contribute for their education. Such contributions will not only augment the resources for education but they would also free public resources, that could be targeted on the most needy students in the form of scholarships or fee remission.

Secondly, it was found in this study that Parent-Teacher Associations were very active in all government and private mission schools. This finding implies that parents have realized that there is a resource gap in these schools that is causing quality to decline. Hence their willingness to raise funds through PTAs shows their desire to provide quality education to their children. In this respect parents are actually a step ahead of the

government which has continued to maintain a free tuition policy. This finding also shows that parents are not only potential sources of revenue for secondary schools, but are also willing to be actively involved in school management and decision making. The implication of this self help spirit is that community financing is a very important aspect of school financing that should be considered favourably and encouraged.

Thirdly, our findings indicate that even though parents incurred substantial direct costs for secondary education, there is considerable willingness to pay more, in order to enhance the quality of education provided in the schools. In terms of ability to pay, it was shown that the private direct costs were substantial but households were coping with them at the time. A few months after data collection, family incomes were greatly affected by the economic deterioration in Cameroon, exacerbated by massive salary cuts in September 1993, followed by a devaluation of Cameroon's currency in January 1994 (see Appendix 6 for percentage reductions in civil servants' salaries). From the current economic situation of the country, there is no doubt that ability to pay in many families has decreased.

These two opposing findings of willingness to pay on the one hand and limited ability to pay on the other, imply that what parents would have opted for, or been able to pay before the present economic predicaments is now reduced. If fees are introduced, there will be no problem with the affluent who would pay easily, whereas, low income families may either withdraw their children from school completely or send only a few eligible ones. It is also possible that low income families may have to rely more on other family members including the children themselves, to assist with the payment of fees. In light of these possibilities, if implemented, fee rates need to be related to household

incomes so as to ensure equity. The findings also imply that a great deal of caution needs to be taken in recommendations concerning the introduction of fees. The negative effects that fees may have on some households need to be mitigated. Policies that will provide safety nets, taking into consideration those who are unable to pay, need to be implemented. For example, the provision of scholarships or fee remission for the most needy students. At the same time national resources can be directed more towards poor rural areas than towards affluent urban areas.

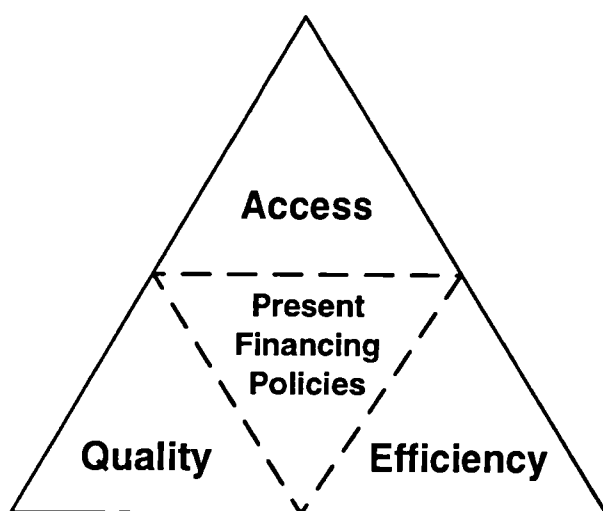
Fourthly, the findings indicate that the method of financing government secondary schools is inefficient. The inefficiency results from the high degree of centralization of the system. The bureaucratic procedures involved in transferring resources from the Ministry of Finance through the Central Treasury and the procurement of school supplies by contractors, contribute to low economic efficiency in the use of resources as shown earlier in Section 8.3.2 above. Another example of inefficiency arises from the inability of the system to monitor staff movements, and work performance. With the background from Table 1.4, Chapter One, which shows that salaries account for more than 90% of the recurrent budget for education, it is seen that very little resources are allocated for other recurrent costs.

From the findings of this study, one notes that the present financing policies and practices for government secondary schools are no longer tenable on all counts. Firstly, the limited number of places and the difficulties encountered particularly by the rural population, in finding a place in government schools means that the policy which was meant to equalize access is breaking down. Secondly the resource gap in government secondary schools means that quality is being compromised, and thirdly the high degree

of centralization and the bureaucratic rules governing management and administration of the public sector of the education system means resources are not used efficiently. The relationship between the present the policies and the three goals, access, quality and efficiency can be illustrated by the triangular diagram shown in Figure 5 where the broken lines represent disintegration.

Figure 5:

TRIANGULAR RELATIONSHIP BETWEEN PRESENT FINANCING POLICIES AND THE EDUCATIONAL GOALS OF: ACCESS, QUALITY AND EFFICIENCY



From the findings of this study, there are clear indications that the present system of financing education needs to be reformed. Educational planners in Cameroon are therefore faced with the challenge of ensuring access to all, irrespective of socio-economic background, enhancing the quality of education in schools by providing the necessary educational inputs, and promoting the efficient use of available resources. Reforms need to focus around:

- (a) Redefining the roles and responsibilities of the state and the family by adopting more participatory financing strategies, that can generate complementary resources from both private and public sources to enhance educational quality.

- (b) Devising appropriate aid policies or exemption schemes that would act as '*safety nets*' and guarantee access for needy students into educational institutions.
- (c) Improving the management capacity at local levels to enhance efficiency in the use of financial and human resources.

The question of how all of these reforms can be achieved will be discussed in the next section.

8.5 TOWARDS A STRATEGY FOR EDUCATIONAL FINANCING.

While advocacy for increases in public expenditure for education, especially at the primary and secondary levels, needs to continue, it is important to bear in mind that significant achievements in this regard cannot be expected in the near future. Even if the economy recovers soon, increases in government budgets would still be uncertain because of the huge international debts that have accumulated and the high debt servicing burden. As a result, only an appropriate cost-sharing partnership between the state and families offers the prospect of widening access, enhancing quality and promoting efficiency in the use of financial and human resources. In this section we shall examine the effects of different financing strategies on access, quality and efficiency. These effects are summarised and presented in Table 8.2.

**TABLE 8.2: COMPARISON OF FINANCING POSSIBILITIES FOR
GOVERNMENT SECONDARY SCHOOLS.**

STRATEGY	EFFECT		
	ACCESS	QUALITY	EFFICIENCY
More public funding Less family contribution	Positive	Negative	Negative
More Family contribution Less public funding	Negative	Positive	Positive
Appropriate Cost-Sharing More public and more family funding.	Positive if with safety nets	Positive if more finances mobilised	Positive if with decentralization .

Access

On the one hand if the Ministry of Education were to increase its financing base, and continue with the free tuition policy in government secondary schools, then such a move would increase access for many, especially as the government can open such schools in every part of the country. However, if funding of government secondary schools depends mainly on government sources during times of economic problems, the system will run the risk of offering a limited number of places in schools , because of budgetary constraints. On the other hand if financing rests more on family contributions and less on public resources, access will depend on ability to pay and so those who are unable to pay will be excluded. One suitable approach to widen access, would be to adopt policies that emphasize an appropriate balance between public and private financing, with adequate measures taken to provide targeted financial aid exemption schemes to act as '*safety nets*' or exemption schemes for those who are unable to pay.

From the literature reviewed in Chapter Four, proponents of fees acknowledge the negative effects charges might have on the poor and propose that they should be

protected. The broad option of means testing is often mentioned, but there is no clear guidance on the form this mechanism might take and how it might be implemented. The efficient implementation of mechanisms that identify the needy, can be administratively difficult in terms of how income is assessed, who assesses income, who collects the fees, and how abuse of the scheme can be minimized. In Cameroon, as in other developing countries, the successful implementation of an exemption mechanism is beset with problems. Firstly, the majority of people in rural areas get their income from subsistence farming, so their income is neither quantifiable in money terms nor recorded. Secondly, there is the problem of favouritism promoted by the rule of persons, rather than the rule of law accompanied by impartial assessment. Thirdly, difficulties may be encountered during family income assessment because of the tendency in Cameroon for other family members to assist with educational expenditure.

Experience with fee exemption schemes in education particularly in developing countries is limited. In a paper on resource recovery and parents' expected contributions to higher education in developing countries, McMahon, (1988) considers that all these problem are surmountable. He suggests that the problems can be overcome by first of all developing criteria for assessing ability to pay, that can be applied to all, without favouritism. Secondly, by devising a low cost efficient system of collecting and processing data, and finally by designing forms that can be used to collect accurate and verifiable data. Writing about India, Varghese and Tilak (1991) suggest a differential fee structure where there is discriminatory pricing and fees are implemented incrementally. Scholarships are instituted and targeted mostly to students from low economic backgrounds. So far in the literature the issue of how to identify the poor is still elusive, and the discussion has been mainly concerned with higher, rather than secondary

education.

As concerns Cameroon, both strategies outlined above could be adapted to suit local conditions. A policy that will ensure discriminatory pricing alongside scholarships and fee remission schemes would be helpful. Mindful of the economic disparities between urban and rural areas, it is suggested that the North West Province should be stratified according to zones. All government schools should be required to charge fees which are set in accordance with the economic levels of each stratum. The more affluent urban areas should pay higher rates than the less affluent rural areas. On the other hand, government input should be directed more towards rural areas than urban areas and perhaps by including supplementary allowance for teachers willing to serve in remote parts of the country.

Since all schools would be required to charge fees, criteria such as parental occupation, number of school-aged children, family wealth could be used to distinguish between poor and rich in the schools. Other objective proxies for family wealth like number of cattle, cultivated land area, number of houses could also be used. On the basis of the economic status, students could apply for financial aid. Each school should be entitled to a certain number of scholarships depending on the total enrolment. Scholarships could be awarded either according to merit, or merit-cum-means. All the scholarships could be divided into two equal groups. The merit scholarships are awarded only to students who demonstrate exceptional academic performance, for example in examinations notwithstanding their economic backgrounds. Whereas only students from poor economic backgrounds can qualify for the merit-cum-means scholarships. By so doing, it would be possible to ensure that the minimum number of scholarships that go to the poor would

never be below 50%.

In rural areas where parents often have less disposable income for education, there is a high possibility of gender discrimination against girls, in favour of boys. Therefore special provision needs to be made to encourage the education of girls. Special scholarships for girls, as well as safe accommodation facilities are possibilities that should be explored.

Another approach would be to modify the fee structure, bearing in mind that this may affect affordability. Alternatives to full cash payments, need to be considered. For example, the fee payment structure can be made more flexible, by accepting payments in instalments, over a period of time. In some areas, availability of money may be seasonal. Access to educational institutions may be improved by setting charges to correspond to seasonal factors. Since there are variable sources of income, the nature of fees could be suited to local circumstances for example, accepting in kind payments like foodstuffs that could either be sold in return for cash, or be used by the school for feeding boarding students.

Quality

Adequate financing is a pre-requisite for the provision of quality education. The situation of inadequate resources that prevails now in schools in Mezam Division and the North West Province as a whole, indicates that quality is being compromised. There is need for additional resources to procure the necessary educational inputs, such as equipment and supplies for schools. The question is, where are these additional resources to come from? On the one hand, if the financing of government schools depends more on

public financing, quality is likely to suffer, because the present poor macro-economic situation in Cameroon, exacerbated by huge international debts and high debt servicing, limits the government's ability to provide the necessary resources to enhance quality in the schools. On the hand, more dependence on family sources on the other hand, will raise additional resources to enhance quality, but, as discussed above, it will compromise access to those who are unable to pay. The recent salary cuts and currency devaluation, which have caused many families to lose a significant part of their incomes would make this strategy a difficult one to implement. This thesis therefore argues that parents need to contribute a bit more in the form of tuition fees, within a flexible fee structure, which is operated fairly. It is not expected that family contributions will make up all the resources required, but would be part of the overall reforms that are being proposed. Other strategies for the efficient use of public finances, would hopefully lead to savings and increased resources that would be released from the government to the schools.

In order to increase or diversify their sources of revenue, schools should be encouraged to engage in fund raising activities. For example school fairs, bazaars, business sponsorship, renting out premises for social and/or sporting activities during weekends and holidays.

Efficiency

If the system of financing secondary education remains centralized as it is in Cameroon today, inefficiency in government secondary schools will continue. For example, the procurement of school supplies and equipment through contractor arrangements involves a great deal of bureaucracy and bottlenecks that discourage the efficient use of available financial resources. Moreover, such a system is ineffective in

engaging staff fully in their places of work. The mere fact that teachers in government secondary schools work for the Ministry of National Education, but are promoted by the Ministry of Public Service, and paid their salaries by the Ministry of Finance, makes for a complex working arrangement, which discourages efficiency in the use of human resources. If anything concerning a teacher's position or salary goes wrong in any of these Ministries, the teacher automatically abandons his post and goes to seek redress in the Ministry concerned in the capital city of the country, which might be hundreds of kilometres away. In view of these inherent problems of educational financing in a centralized system, it is suggested that decentralization to local levels should be encouraged for functions such as salary payments, authority to incur expenditure and teacher deployment. Moreover, when there is local control and parents are part of the decision making process, then there will likely be more accountability and efficiency than if control is from the central level.

In the final analysis, an appropriate cost-sharing strategy would form a stable base for the triangular relationship between access, quality and efficiency. Cost-sharing will ensure access to all, if the poor are protected by safety nets, quality will be enhanced if more finances are mobilised through tuition fees and more public finances released from the efficient use of available public resources. Appropriate cost-sharing in this sense refers to a system of financing carried out by the government and the community (families) in partnership whereby each party plays a clearly defined role. In such a system, additional resources are mobilised, and the communities share the responsibility of managing the resources raised. Communities would have to be empowered with the responsibility of managing the educational services in their locality. This would foster a sense of ownership and commitment where the school is regarded by the community as '*our school*' rather

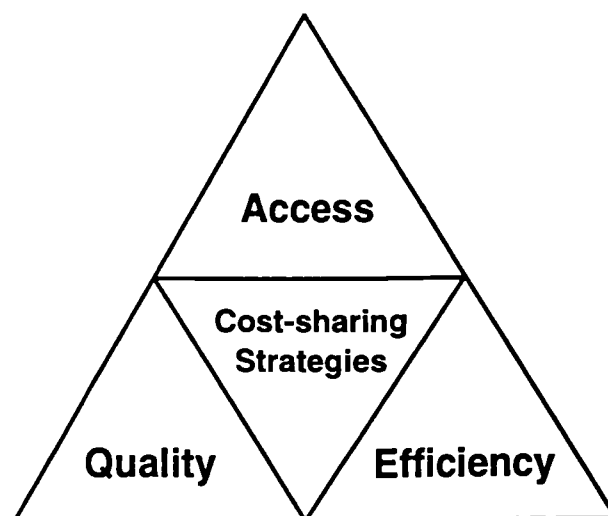
than *'their school'*. Such commitment can be achieved through the involvement of communities in major decision making which can go a long way to enhance the quality of education. Educational services are more likely to be affordable especially as local conditions would need to be taken into consideration by the partners.

The first outcome of this strategy is that additional resources at the level of the school, will be used to improve the availability of essential inputs such as equipment, supplies and staff. The next direct result of cost-sharing is that there will be a shift from the traditional centralised control, which is not accountable, to decentralized, more accountable local control. With a cost-sharing strategy, more emphasis would be laid on accountability procedures, transparency and efficient school management.

The relationship between the goals of access, quality and efficiency, can be represented by the triangular structure of an open pyramidal diagram, illustrated in Figure 6. The continuous lines represent the strength of the triangular relationship.

Figure 6:

TRIANGULAR RELATIONSHIP BETWEEN COST-SHARING STRATEGIES AND THE EDUCATIONAL GOALS OF ACCESS, QUALITY AND EFFICIENCY



The proposals being advocated in this thesis would obviously raise a number of issues, and difficult questions. Firstly, at a time when there are serious economic problems such as salary cuts and people losing their jobs in Cameroon, a proposition for parents to undertake further economic burdens may look absolutely outrageous. At first glance, it looks as though this proposal is likely to reduce access to the poor who cannot afford tuition fees. True, tuition fees might reduce access to the poor, but this proposal is only a part of the total strategy proposed. Another vital element is targeted financial aid, which would address the issue of equity. The tuition fee proposal is aimed at stopping the present free tuition policy which has been shown to be inequitable, since it is more beneficial to those in urban areas, than to those in rural areas. For example, children in urban areas are closer to the schools, than those in rural areas who likely have to travel long distances to get to school. Rural parents therefore have to devote much more of their total income towards education for their children than urban parents. If tuition fees are introduced, particularly in urban schools, and the public resources targeted towards opening more schools in the rural areas, then access and equity will in fact be improved.

Secondly, one may wonder whether by advocating tuition fees in government secondary schools, parents may not be deterred from contributing PTA levies. While acknowledging that PTA contributions are important and need to be encouraged, one has to caution that an unlimited dependence on Parent-Teacher Associations makes the financing base of government schools unstable. In the first instance, the size of the contributions not only depends on the income levels of the parents of students in the schools, but also on the rapport and relationship between the parents and the principal. Moreover Parent-Teacher Associations can raise funds for particular projects such as building classrooms, but would find it difficult to continue maintaining them. In this

respect, tuition fees are a better means of getting the necessary resources to cover the costs of necessary supplies and teaching aids needed. It is also hoped that, if the right cost-sharing strategies are in place, there would be little or no need for PTA contributions. This does not mean that PTAs should not exist. They should exist, and take on other roles, like monitoring what is going on in the schools.

The difficulties of implementing the proposals being advocated in this thesis should not be underestimated. On the one hand, the introduction of fees in government secondary schools which used to provide free tuition, is politically unpopular. In consequence, politicians would be apprehensive, especially as some hostility is expected from parents. The government needs strong political will to carry on with such reforms., Problems would be averted if parents are prepared for the innovation. For example, the government needs to communicate and educate the parents about the advantages of the reforms. On the other hand parents would have to make more sacrifices in order to pay the tuition fees. In effect efforts have to be made both by the government and the families in order to achieve the goals of access, quality and efficiency by means of cost-sharing. Both partners (the government and families) would need to work very hard in order to achieve a viable solution.

This thesis has been concerned with how secondary schools are financed in Mezam Division, North West Province, Cameroon. It has concentrated on the present patterns of financing and has paid particular attention to measuring present family contributions towards educating children at the secondary level. Given the financial difficulties faced by the government, in keeping pace with an increasing population and the spiralling demand for education, this thesis has aimed at investigating the possibility of introducing

tuition fees in public secondary schools as a way of mobilizing additional resources for education. Perhaps the most general conclusion from this study is that the economic behaviour of households, as concerns paying for their children to attend secondary schools, is complex and difficult to generalize. There was evidence of willingness to pay, but this was not the same as ability to pay given the recent economic changes. However, one can say that it is possible to introduce fees in government secondary schools on condition that this is done cautiously.

8.6 STRENGTHS AND WEAKNESSES OF THE STUDY.

1. Strengths.

Much of the discussion in the literature on cost-sharing takes place in an empirical vacuum. Many people who advocate cost-sharing as a strategy for financing education do not often back up their arguments with data on how education is financed in particular settings. A few examples of studies that have focused on the private direct costs of secondary education exist in Africa; notably that from Tanzania (Tan, Lee and Mingat, 1984) and Malawi (Thobani, 1983). Even though these studies provided evidence of the cost of secondary education in these countries, they lacked documentary evidence of how the schools are financed, the context in which financing takes place, and parental attitudes to tuition fees. The present study has attempted to reduce this knowledge gap. It has investigated at the level of individual schools, their financing practices. At the level of the parents, the study has also investigated what they are already contributing towards their children's education and what they might still be willing to contribute in the future.

The literature on educational financing includes some evidence from countries in Sub-Saharan Africa such as Malawi, Nigeria, Kenya, Tanzania, Botswana, Zambia and

Zimbabwe. Information in this area of study, concerning Cameroon, is virtually however, non-existent. Even though the present study has concentrated on the private direct costs of secondary education, about which information is limited, and it has at the same time provided a brief presentation of the context of the financing of education in Cameroon.

2. Weaknesses.

Due to time and financial constraints this study was carried out only in one Administrative Division of the North West province. Since the cultural background on which the self-help tradition is based is common throughout the province, the conclusions drawn from the evidence in the thesis can be applied to other parts of the North West province. However, given the socio-cultural diversity that abound throughout the Republic of Cameroon, the results and implications for this study may not necessarily apply throughout the country.

It was also not possible, within the confines of the present study, to address certain aspects of education financing that concern the charging of tuition fees, particularly the design of financial aid policies. These aspects deserve to be accorded high priority by further research.

8.7 FURTHER RESEARCH.

Firstly the conclusions of the present study, have been based on data from cross-sectional household and school surveys, and include questions on attitudes to hypothetical fee increases, rather than responses to actual fee increases. It would therefore be ideal to collect data on the effects of fees in a real life situation. In consequence, a carefully planned and controlled experimental research agenda would be needed to monitor the effect of actual changes.

Secondly, further research work needs to be done about the implementation issues raised in the present study. For example, further work should concentrate on the implementation of safety nets to protect the poor. The literature lacks information in this area, particularly for Sub-Saharan Africa. More innovative and practical experimentations are necessary, in order to find out what kinds of schemes work or not.

Thirdly, the influence of quality on the willingness to pay fees in schools needs to be studied in greater depth. Specific data from schools and from household surveys are needed to understand what makes for the difference in students performance between different school types. It is possible that if fees are introduced in government schools, the affluent users might move their children to private schools where they perceive quality of education to be higher, leaving only the poor in government schools. On the one hand, this is not bad because it would free public resources that could be targeted to the poor. On the other hand, this might have serious consequences for the amount of revenue that can be raised through tuition fees and for the performance of pupils. Therefore a better understanding of the aspects of educational quality, that activate willingness to pay for private schools, and their impact on pupil achievement is needed in order to make informed judgements about the feasibility of financing government secondary schools through fees.

The above list is not exhaustive, and is intended only to indicate some of the useful directions thought to be relevant to the study of educational financing in the North West Province in particular, and Cameroon in general. It is believed that these could increase our understanding of the complex factors involved in seeking the optimum solution to what has emerged as the fundamental problem in educational development in Cameroon in the 1990s.

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APPENDIX 1

FINANCING SECONDARY EDUCATION 1A. HOUSEHOLD SURVEY (HHS) QUESTIONNAIRE

TO THE INTERVIEWER:

Please follow the instructions and questions as they appear on the questionnaire. Read out the questions carefully to the respondent. Check that you have gone through all the questions before leaving or make an appointment to call again if informant is not at home. Thank you.

I. IDENTIFYING INFORMATION

HOUSEHOLD NUMBER: _____

Place of interview: _____

Area of interview: Urban _____ Rural _____

Date of Interview: _____ 1993

Name of Interviewer: _____

II. HOUSEHOLD COMPOSITION. (ENTER INFORMANT'S INFORMATION IN THE FIRST ROW BELOW)

	HOUSEHOLD MEMBERS 001	SEX 002	AGE 003	RELATIONSHIP TO HOUSEHOLD HEAD 004	MARITAL STATUS 005
Code Number	Names of all who live in this household.	Is (name) male or female Male=1 Fem =2	How old is he/she (Yrs)	What is his/her relationship to household head. Son - 1, Daughter - 2, Wife - 3 Mother - 4 Aunt/Uncle - 5 Brother/Sister - 6 Nephew/Niece - 7 Head - 8	What is his/her marital status? Married = 1 Divorced =2 Widowed = 3 Single = 4
01				HEAD	
02					
03					
04					
05					
06					
07					
08					
09					
10					

13. Are there any persons living here that we have not talked about?
No ____ (continue); Yes ____ (insert in table).
14. Are there any other people or children who are not here now but will return to live here - those who have no main home somewhere else?
No ____ (continue); Yes ____ (insert in table).

Thank you for the answers so far, I wish to ask a few questions concerning your house and other activities.

15. Which of the following describes the walls of this house?
1=Mudbricks 2=Mudbricks/cement mortar 3=Wood
4=Cement blocks 5=Stones 6=Other (specify)_____ ☐
16. Which of the following describes the floor of this house?
1=Earth 2=Cement 3=Tiles 4=Other(specify) _____ ☐
17. Which of the following describes the roof of this house?
1=Grass 2=Thatch 3=Cor. all. sheets 4=Other(specify)_____ ☐
18. What type of windows are in this house?
1=No windows 2=Wooden shutters 3=Framed glass shutters
4=Other(specify)_____ ☐
19. How many rooms has this house apart from the kitchen, toilet and bathroom?_____ ☐
20. What is the source of your lighting?
1=Kerosine Lamp 2=Gas Lamp 3=Electricity 4=Other (specify)_____ ☐
21. What do you normally use for cooking?
1= Firewood 2= Kerosine 3= Gas 4= Gas+Kerosine ☐
5= Gas+Firewood 6=Firewood+Kerosine
22. Do you own this house?
Yes ____ (go to 24). No ____ (go to 23). ☐
23. How much do you pay for it as rents/month_____Frs
24. How much would you have given it out for if it were to be rented?_____Frs/Month.
25. Do you or any member of your household own any of the following:(Tick)
- | | | |
|---------------|----------------|--------------------------|
| Radio: | Yes____,No____ | <input type="checkbox"/> |
| Bicycle: | Yes____,No____ | <input type="checkbox"/> |
| Television: | Yes____,No____ | <input type="checkbox"/> |
| Motorcycle: | Yes____,No____ | <input type="checkbox"/> |
| Refrigerator: | Yes____,No____ | <input type="checkbox"/> |
| Car: | Yes____,No____ | <input type="checkbox"/> |

26. Do you or anyone in your household rear/own any animals?

Yes ____ (go to 27). No ____ (go to 28).

|_ |

27. How many of these does your household have?

Item	Quantity
Chicken	_____
Pigs	_____
Goats	_____
Sheep	_____
Cows	_____

Thank you for the answers so far. I will now like to ask you some questions about the money you spent on your children's education.

III HOUSEHOLD EXPENDITURE ON EDUCATION.

28. How much did your household spend on the following for each child in secondary school within the past year?

COST ITEM	CHILD 1	CHILD 2	CHILD 3	CHILD 4
SCHOOL NAME/TYPE				
SCHOOL FEES				
REGISTRATION FEES				
DEVELOPMENT FEES				
PTA LEVIES				
BOOKS				
UNIFORMS				
STATIONERY				
BOARDING				
RENTS/FOOD				
TRANSPORT TO SCHOOL (One way)				
SOAP, OIL ETC				
POCKET ALLOWANCE				
Others				

29. Why did you choose to send your child to a government secondary school?

1. Proximity _____
2. Quality _____
3. Less fees _____
4. Access _____

30. Why did you choose to send your child to a private secondary school?
1. Proximity _____
 2. Quality _____
 3. Less fees _____
 4. Access _____
31. What is the highest level of education that you want your child to reach?
(Tick)
1. Secondary education (First cycl) _____.
 2. Secondary education (Second cycle) _____.
 3. University _____.
- |_|

IV. PARENT-TEACHER ASSOCIATION.

32. Has your child's school a PTA?
Yes____(go to 32) No____(go to 43) |_|
33. How often are PTA meetings held
1. Once every term 2. Once every year
 3. Twice every year 4. I don't know
- |_|
34. Did you attend any PTA meeting last academic year?
Yes____(go to 35) No____(go to 34) |_|
35. Why did you not attend? |_|
-
36. Did you pay any PTA contributions last year?
Yes____(go to 36) No ____ (go to 43) |_|
37. Who determined the amount to be contributed?(circle)
1. PTA chairman, 2. Principal,
 3. PTA general assembly 4. Others (specify)_____
- |_|
38. Who determined how the money was to be used?
1. PTA chairman, 2. Principal,
 3. PTA general assembly 4. Others (specify) _____
- |_|
39. What did the PTA do for the school with the money you contributed in the past academic year?
- _____
- _____
- |_|
40. Did you have a report of how the money you contributed was spent?
Yes_____ No_____ |_|
41. Were you satisfied with the report?
Yes____(go to 43) No ____ (go to 41) |_|

42. Why were you not satisfied?

☐

43. What are some of the things that you think PTA contributions should be used for?

☐

V. OTHER FINANCIAL MATTERS

(Only for those with children in Government Secondary schools)

44. If it is decided that school fees (tuition fees) should be introduced in government secondary schools, what will you do?

1. Withdraw your child from school
2. Pay the school fees
3. Move child to a cheaper school

☐

45. If fees were introduced what sacrifice would your family have to make to keep your children in secondary school?

46. If fees have to be charged which of the following amounts will be your limit?

- | | |
|--------------|---------------------|
| 1. 10,000frs | 4. 40,000frs |
| 2. 20,000frs | 5. 50,000frs |
| 3. 30,000frs | 6. Above 50,000 frs |

☐

47. In your opinion who should manage the money that you pay?

1. The Government
2. The Principal
3. The Principal in collaboration with the parents

☐

48. What two important things would you expect the money to be used for?

1. _____
2. _____

☐☐

I will now like to ask a few questions about your family's income.

VI. HOUSEHOLD INCOME

49. How much income does your household get from the following sources?

SOURCE OF INCOME	AMOUNT
Household head's salary per month	
Wife's salary per month	
Wages from self employment per month(Carpenter, Tailor, Mason,plumber)	
Pension and interest from savings	
Business (shop,taxi,off-licence,trade)	
Livestock farming(eggs, milk, Pigs)	
Remittance from children/relatives	
Food crops (Maize, Beans, Rice)	
Cash crops e.g Coffee per year	
Part time job per month	
Rents from houses	

I have now come to the end. Thank you very much for your cooperation and help. All your answers will be private and confidentially treated. Thank you once again.

**FINANCING SECONDARY EDUCATION SURVEY
1B. STUDENTS QUESTIONNAIRE.**

1. Date : ____/____/93.
2. Christian Name_____ ☐
3. Sex: Male _____ Female _____ ☐
4. Date of Birth _____ Age _____ years ☐
5. Name of your school_____ ☐
6. Type of school:(Circle) ☐
1.Government 2.Private (Secular) 3.Private (Mission)
7. Class/Form:_____ ☐
8. Type of student:(Tick)
1. Boarder (living in school dormitory) _____
2. Day student living in rented premises _____
3. Day student living with parents/relations _____
9. Father's occupation_____ ☐
10. Mother's occupation _____ ☐
11. What is the highest level of schooling that your father and mother have reached? (just tick the correct situation).

<u>Educational level</u>	<u>Father</u>	<u>Mother</u>	
1. Adult literacy	_____	_____	
2. Primary school	_____	_____	
3. Secondary school	_____	_____	
4. High school	_____	_____	
5. University	_____	_____	
6. None	_____	_____	
12. Who pays for you to attend this school? (Please tick highest contributor)

(1) Father	_____		
(2) Mother	_____		
(3) Brother/Sister	_____		
(4) Guardian	_____		<input type="checkbox"/>
(5) Myself	_____		
(6) Uncle/Aunt	_____		
(7) Others (specify)	_____		
13. What is his/her occupation if not your father or mother
☐

14. Do you work to earn any money after school or during holidays?
Yes _____(go to 15). No_____ (go to 19) ☐
15. Which of the following do yo do to earn money? Tick
1. Work on a building site._____
2. Trading (buy things and sell to make a profit)_____
3. Work as sales assistant in a shop._____
4. Work on the farm (clearing, weeding for pay)_____
16. How many days do you work per week? (Circle)
A. 5days B. 4days C. 3days D. 2days E. 1day ☐
17. How much can you earn per day? (Circle)
A. 100frs B. 300frs C. 500frs D. 700frs E. 1000frs
18. What do you use the money for? (Tick)
1. Give to my parents_____.
2. Buy my school needs/books_____.
3. Buy food at school _____.
4. Buy food or other things for the house_____. ☐
19. What is the highest level of education that you think you will reach?
1. Secondary education (First cycle)_____.
2. Secondary education (Second cycle)_____.
3. University_____. ☐
20. Which of the following is in your home? (Tick)
Electricity _____ ☐
Radio _____ ☐
Television _____ ☐
Bicycle _____ ☐
Motorcycle _____ ☐
Motorcar or lorry _____ ☐
21. Which of the following does your family own?(Tick)
Land for farming:_____ ☐
House(s):_____ How many?_____ ☐
Cows: _____ How many?_____ ☐
Sheep: _____ How many?_____ ☐
Goats: _____ How many?_____ ☐
Pigs: _____ How many?_____ ☐
Chickens:_____ How many?_____ ☐
22. How many brothers and sisters do you have.
Number of Brothers_____ Number of Sisters_____
23. Have you any brothers or sisters of secondary school age who have been
unable to attend secondary school Yes__ (go to 24) No__(go to 25) ☐

24. Why are they not attending? (Tick)
1. Lack of money. _____
 2. They refused to go to secondary school. _____
 3. They are girls so parents refused. _____
 4. He/She was sick. _____ |_|
25. If school fees were increased/introduced which of the following will apply to you?
1. I will continue to attend this school _____.
 2. I will not continue because of lack of money _____.
 3. I will continue in a school where fees are less _____.
 4. I do not know _____ |_|
26. If you had to pay school (more) fees, which three of the following options would you like the school to spend the money on? (Mark 1 for the first and 3 for the third).
- (A). Buy more books for the library. _____
 - (B). Build more classrooms. _____
 - (C). Buy new desks and chairs. _____
 - (D). Employ more qualified teachers. _____
 - (E). Buy more sports/Lab equipment. _____
 - (F). Build more dormitories. _____

Thank you very much for your co-operation.

**1C. FINANCING SECONDARY EDUCATION SURVEY
PRINCIPAL'S QUESTIONNAIRE.**

1. Name of your school: _____ ☐

2. Type of school:(circle)
1. Government 2.Private Secular 3.Private Mission ☐

3. What is your total enrolment by class and sex?

CLASS/SERIE	A		B		C		D	
	BOYS	GIRLS	BOYS	GIRLS	BOYS	GIRLS	BOYS	GIRLS
CLASS 1								
CLASS 2								
CLASS 3								
CLASS 4								
CLASS 5								

4. How many teaching staff members do you have?

No.	Qualification	No. of staff
1.	Ph.D (Doctorate)/MPhil	
2.	M.Ed/ M.A/ M.Sc	
3.	E.N.S 2nd cycle	
4.	E.N.S 1st cycle	
5.	B.Ed/ B.Sc/ B.A	
6.	G.C.E Advanced Level	
7.	Others (L.C.P.,P.E etc)	
	TOTAL STAFF MEMBERS.	

5. Has your school any of the following?

	Yes	No	Number	
Library	_____	_____	_____	<input type="checkbox"/>
Science Laboratory	_____	_____	_____	<input type="checkbox"/>
Classroom	_____	_____	_____	<input type="checkbox"/>
School vehicle	_____	_____	_____	<input type="checkbox"/>
School farm	_____	_____	_____	<input type="checkbox"/>

6. For the past five years, what has been the number of passes in the GCE O/L in your school?

ACADEMIC YEAR	GCE O LEVEL			
	SAT	PASS	FAIL	%
1986/87				
1987/88				
1988/89				
1989/90				
1990/91				
1991/92				
TOTAL				

FINANCES

7. Have you the following personnel in your staff?

	Yes	No	
Bursar	_____	_____	<input type="checkbox"/>
Accounts clerk	_____	_____	<input type="checkbox"/>
Storekeeper	_____	_____	<input type="checkbox"/>

8. Where did the money to run this school for this academic year come from?

1. _____	<input type="checkbox"/>
2. _____	<input type="checkbox"/>
3. _____	<input type="checkbox"/>
4. _____	<input type="checkbox"/>

9. Below is a list of budget items, please insert how much you needed and how much you got for this academic year.

BUDGET HEADS	NEED	AVAILABLE AMOUNT
Salaries		
Electricity		
Water		
Communication(tel)		
Office running		
Build. maintenance		
Vehicle maintenanc		
Cleaning		
Sports		
Fuel		
Boarding		
Transportation		
Taxes		
Social insurance		
Others		

10. How do you try to bridge the resource gap that may arise from the above?

11. Please state as accurately as you can how much each parent is expected to spend on each of the following items this academic year?.

School fees	_____
Registration fees	_____
Development fees	_____
PTA levies	_____
Books (see book list)	_____
Uniforms	_____
Stationery (pens, pencils)	_____
Boarding	_____
Rents/food (day students)	_____
Pocket Allowance	_____

12. Do you think it will be feasible to introduce the payment of tuition fees in government secondary schools? Yes_____ No_____

☐

13. Give two main reasons for your answer to question 12.

PARENT-TEACHER ASSOCIATION.

14. Do you have a PTA in this school?
Yes ____ (go to 15) No ____ (go to 28) ☐
15. Has the PTA got a written constitution? Yes ____ No ____ ☐
16. Has the PTA an executive committee? Yes ____ NO ____ ☐
17. How often are PTA meetings held per year?
1. Once 2. Twice 3. Three times 4. More ☐
18. Did the PTA raise any money this academic year?
Yes ____ (go to 19) No ____ (go to 21) ☐
19. How was the money raised?

20. How much money did the PTA raise this academic year? _____ Frs ☐
21. Has the PTA got a separate bank/credit union account from that of the school?
Yes ____ No ____ ☐
22. Are the accounts of the PTA audited at the end of the year?
Yes ____ No ____ ☐
23. Are (audited) accounts statements circulated to all parents at the end of each year? Yes ____ No ____ ☐
24. List two important things the PTA spent the money raised this academic year on?
1. _____ ☐
2. _____ ☐
25. List two other things that the PTA has done for this school in the past three years?
_____ ☐
_____ ☐
26. What role does the PTA play in the day to day running of this school?
_____ ☐

27. What other aspects of running the school would you like the PTA to take charge of?

| |

28. Why have you not got a PTA in your school?

| |

Thank you very much for your co-operation.

THIS IMAGE HAS BEEN REDACTED DUE TO THIRD PARTY RIGHTS OR OTHER LEGAL ISSUES

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APPENDIX 3

TRAINING PROGRAMME

Monday 10/05/93

8.30a.m - 11.30a.m

- Welcome and introduction of participants
- Brief explanation of the purpose and objectives of the training.
- Brief overview of the aim of the study

11.30a.m - 12.30p.m

- BREAK.

12.30p.m - 2.30p.m

- The survey method
- Sampling
- Role of interviewers.
- Qualities and recommended behaviour.

Tuesday 11/05/93

8.30a.m - 11.30a.m

- Revision of previous day's work. Question and answer session.
- Reading of questionnaires.
- Instructions on how to complete the questionnaire.

11.30a.m - 12.30p.m

- Break

12.30p.m - 2.30p.m

- Practice completing questionnaires with hypothetical responses from the trainer.
- Exchange and marking of completed questionnaires by participants.
- For homework, each participant takes a questionnaire home, and tries to complete it with a neighbour.

Wednesday 12/05/93

8.30a.m - 11.30a.m

- Discussion of experiences.
- Difficulties if any and how to handle them.
- Final classroom practice.

11.30a.m - 12.30p.m

- BREAK

12.30p.m

- Departure to pilot area for hands-on experience.

TRAINING MANUAL FOR INTERVIEWERS.

PURPOSE

The aim of the training session is to enable participants to conduct a household interview efficiently. This is very important because the accuracy of the results depends very much on the accuracy of the data collected in the field.

OBJECTIVES

By the end of the training session, participants should be able to:

- Outline the purpose of the study.
- List six main qualities of a good interviewer.
- Describe the procedure to be followed before, during and after an interview.
- Conduct mock interviews during the training period.

PROCEDURE

The training will last for three days. On the first day participants will take part in discussions concerning the purpose of the study and some general information on the conduct of interviews and filling of questionnaires.

On the second day, participants will review the previous day's work and then proceed to basic instructions on how to complete the questionnaires. Participants will practise completing questionnaires using hypothetical responses given by the trainer. As homework, participants will try to complete two questionnaires each with their neighbours where they live.

On the third day, participants will discuss their experiences with the homework. More practice with the questionnaires. Move to pilot area for hands-on experience.

THE RESEARCH

The purpose of the research is to find out the present financial contributions that parents of the North West province are making towards their children's education at the secondary school level and to investigate parental attitudes and opinions concerning the introduction of tuition fees in government secondary schools.

METHODS OF INVESTIGATION.

There are many ways by which we can collect information from people. Some of the ways are as follows:

1. Observation.

You can go to an area and just watch what people are doing or how people are going about a certain issue and then make notes.

2. Interviews.

This involves meeting with somebody and asking him/her questions concerning any matter of interest. The response given is usually verbal and can be recorded on audio or video tape.

3. Questionnaires.

A questionnaire is a written list of questions. Questionnaires can be completed by respondents themselves or they can be administered by an interviewer.

The household survey we are about to carry out will make use of interview and questionnaire method. You will ask the questions on the written list, when the respondents answer then you will record the response on the questionnaire.

IMPORTANT CONCEPTS AND PRINCIPLES

HOUSEHOLD: A household can be defined as a group of two or more people, who live together in the same house or compound, eat together, and put part or all of their resources together for the smooth running of the household.

The head of the household is the person recognized by the other members of the household to be responsible for the basic needs of the household. The head can be a woman but most of the time he is a man.

SURVEY: A survey is the act of collecting information from many units concerning a particular issue in order to get a general view.

HOUSEHOLD SURVEY: A household survey therefore is the act of collecting information from many households concerning a particular issue.

SAMPLING:

In order to collect information about a certain issue, it will be ideal to collect the information from every body in the population. This will however be very tedious and expensive. To solve this problem part of the population is chosen and the information is collected from them. If the part is properly chosen then their views will reflect that of the whole population.

A sample is the part that is chosen from the whole population. The population from which the sample is taken is known as the **SAMPLE FRAME**, and the sample chosen is known as the **SAMPLE UNIT**. For example if we want to study the percentage of families that send their children to government schools in the Mezam Division, we will have to go from house to house to find out. We may decide to select some households and find out from them. To do so we need to list all the houses and then select the number we want. The list of all the households is called the sampling frame and each household selected is called the sample unit.

Sampling can be done in many stages otherwise known as **MULTI-STAGE** sampling. For example instead of listing all households in Mezam, we may decide to select one subdivision, and then select a number of villages and finally select a number of households from those villages.

PRE-TEST:

Before carrying out a survey, it is necessary to test the survey instruments. Pre-testing is important because it enables the researcher to find out if the wordings of the questions are understood by the respondents, how respondents will react to certain questions, what possible answers they give to certain questions etc. These have to be noted together with any other problems faced so that modifications can be made to the instrument and solutions to problems sought so as to avoid difficulties during the main study.

Concerning the present study, the multi-stage sampling technique is being used. The division, the town and villages have already been selected. With the help of interviewers we now have to select the household in the chosen area.

SELECTION OF HOUSEHOLDS.

In each of the chosen areas the household to be chosen will be done following the procedure below:

- (1) Define the limits of the quarter.
- (2) List all households in the quarter who have children in secondary schools, marking each house as you go along.
- (3) Randomly select the households in each quarter, depending on the eligible number of households in the quarter in relation to the total number of households in all the quarters of the area.
- (4) Interview the selected households.

THE INTERVIEWER.

It has been noted from past surveys that the quality of information collected depends on how well the interviewer explains the purpose of the study and conducts him/herself before, during and after the interview. This section deals with the qualities of a good interviewer and the recommended behaviour expected of him/her.

QUALITIES

- (1) Polite - have good manners
- (2) Humble - show a modest estimate of your importance
- (3) Honest - truthful
- (4) Adaptable - adjust to new conditions
- (5) Patient - endure annoyance or persevere
- (6) Accurate - free from error
- (7) Eloquent - speak fluently
- (8) Knowledgeable - being well informed

RECOMMENDED BEHAVIOUR.

Before the interview.

1. As soon as you meet a respondent, greet and introduce yourself.

2. Explain to him\her the purpose of your visit, the purpose and the importance of the study.
3. Stress that any information given will be treated in strict confidence.
4. Make the respondent understand that the research is independent and not linked to the taxation department, the government nor any political party.
5. Make it clear that permission to carry out the research has been obtained from the Fon or quarter head of the area or other the Delegate for National Education.
6. Ask if he\she is willing to take part in the research.
7. Ask to conduct the interview in a quiet place if possible.

During the interview.

1. Sit facing the respondent.
2. Questionnaires should be completed by the interviewer not the respondent.
3. All instructions on the questionnaire must be followed strictly.
4. Questions must be asked in the exact order as they appear on the questionnaires.
5. Write the answer to a question completely before asking the next question.
6. To keep the respondent aware, always thank him\her at the end of a section and always introduce the heading of the next section before you begin asking the questions.
7. Do not interrupt the respondent when he\she is talking except it is absolutely necessary.
8. Always thank the respondent at the end of the interview.

HOW TO COMPLETE THE HOUSEHOLD QUESTIONNAIRE.

I. Identification information section.

Indicate the name of the quarter, the area, as well as the date when questionnaire is completed (e.g Azire, rural, 4/4/93).

II. Household information section (Questions 1 -12 on table).

Enter only the christian names, sex, age, marital status and educational status, religion and occupation of those in the household now and those who are away for a short time, e.g children away in school.

[USE THE CODES TO INDICATE THE ANSWERS]

For example in question 002 above, insert "1" for males and "2" for females.

- Ask questions 13 and 14.
- For questions 15 through 18, CIRCLE the appropriate answer.
- Question 19: Indicate the number of rooms excluding the kitchens, toilets and bathrooms.
- Question 20 and 21: CIRCLE the appropriate answer.
- Question 22: TICK the appropriate answer.

- Questions 23 and 24: If respondent does not own the house, indicate the rents he\she is paying now per month. If he\she is owner of the house indicate how much it will cost if he\she had to rent it to somebody.
- Questions 25 through 27: Tick the appropriate answer.

III. HOUSEHOLD EXPENDITURE ON EDUCATION SECTION.

- Question 28: Indicate how much is spent on each item for each child in either a government secondary school (GS) or a private secondary school (PS)

IV. PARENT-TEACHER ASSOCIATION SECTION.

- Questions 29 through 38: Tick the appropriate responses.
- Questions 32, 36, 39 and 40: Write each answer in one sentence.

V. OTHER FINANCIAL MATTERS SECTION.

- Questions 41 through 43: Circle the appropriate answer as concerns the household.
- Question 44: Write the answer in two separate sentences.

VI. HOUSEHOLD INCOME SECTION

- Question 45: Complete the table. Stress that all information is strictly confidential. Note whether entries are weekly or monthly.

APPENDIX 4

SOME STATISTICS OF SCHOOLS THAT TOOK PART IN THE SURVEY.

School	Total Number Students	Total Number Staff	Annual Expenditure on Education.	GCE % Pass
GOVERNMENT				
GHS Bali	793	106	168000	65.75
GBHS Bamenda	2416	162	201000	70.82
CCAST Bambili	1287	92	109500	70.13
GSS Mankon	574	32	138000	NA
GHS Santa	594	33	159000	NA
GHS Bamenda	769	40	157000	NA
PRIVATE SECULAR				
PCHS Mankon	563	33	147500	46.53
CHS Bambui	386	57	94500	36.92
Starlight Nkwen	396	23	221000	56.6
Longla Bamenda	1208	50	175500	41.73
PCC Bamenda	364	21	174500	43.84
CCC Bamenda	1381	66	183250	62.89
PRIVATE MISSION				
CPC Bali	430	31	245000	78.82
PSS Bafut	504	21	232500	NA
BSS Bamenda	270	20	225500	NA
PSS Bamenda	664	31	268000	96.98

MINISTER OF REGIONAL EDUCATION
PROVINCIAL DELEGATION FOR THE
NORTH WEST

CIRCULAR LETTER Ref: No. 0.716/197/MINED/C/DPHC
on fees for 1991/92 in private
educational establishments.

- laid down ^{as} School fees for 1991/92 in private educational establishments have been shown in Appendices A & I of this document, by Inter-Ministerial Order of the Ministry of National Education and Industrial and Commercial Development, Ref. Nos.51/A/386/MINEDUC/DEP/CE/CE-I and 033/MINPES/DEPM, of 25th September 1991.

Category B schools are those in semi-urban areas, those being defined as urban sub-Divisions of Divisional Headquarters, not including Provincial Headquarters.

Registration fees are to be allocated for use as follows:

- insurance	85 F
- library	400 F
- Sporting activities	540 F
- co-operative & manual labour	500 F
- identity card	150 F
- yearly report card	125 F
- cultural animation	200 F
- ques to the Education Secretariat	500 F

	1960-61	1961-62	1962-63	1963-64	1964-65	1965-66	1966-67	1967-68	1968-69	1969-70	1970-71	1971-72	1972-73	1973-74	1974-75	1975-76	1976-77	1977-78	1978-79	1979-80	1980-81	1981-82	1982-83	1983-84	1984-85	1985-86	1986-87	1987-88	1988-89	1989-90	1990-91	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36	2036-37	2037-38	2038-39	2039-40	2040-41	2041-42	2042-43	2043-44	2044-45	2045-46	2046-47	2047-48	2048-49	2049-50	2050-51	2051-52	2052-53	2053-54	2054-55	2055-56	2056-57	2057-58	2058-59	2059-60	2060-61	2061-62	2062-63	2063-64	2064-65	2065-66	2066-67	2067-68	2068-69	2069-70	2070-71	2071-72	2072-73	2073-74	2074-75	2075-76	2076-77	2077-78	2078-79	2079-80	2080-81	2081-82	2082-83	2083-84	2084-85	2085-86	2086-87	2087-88	2088-89	2089-90	2090-91	2091-92	2092-93	2093-94	2094-95	2095-96	2096-97	2097-98	2098-99	2099-00	2100-01	2101-02	2102-03	2103-04	2104-05	2105-06	2106-07	2107-08	2108-09	2109-10	2110-11	2111-12	2112-13	2113-14	2114-15	2115-16	2116-17	2117-18	2118-19	2119-20	2120-21	2121-22	2122-23	2123-24	2124-25	2125-26	2126-27	2127-28	2128-29	2129-30	2130-31	2131-32	2132-33	2133-34	2134-35	2135-36	2136-37	2137-38	2138-39	2139-40	2140-41	2141-42	2142-43	2143-44	2144-45	2145-46	2146-47	2147-48	2148-49	2149-50	2150-51	2151-52	2152-53	2153-54	2154-55	2155-56	2156-57	2157-58	2158-59	2159-60	2160-61	2161-62	2162-63	2163-64	2164-65	2165-66	2166-67	2167-68	2168-69	2169-70	2170-71	2171-72	2172-73	2173-74	2174-75	2175-76	2176-77	2177-78	2178-79	2179-80	2180-81	2181-82	2182-83	2183-84	2184-85	2185-86	2186-87	2187-88	2188-89	2189-90	2190-91	2191-92	2192-93	2193-94	2194-95	2195-96	2196-97	2197-98	2198-99	2199-00	2200-01	2201-02	2202-03	2203-04	2204-05	2205-06	2206-07	2207-08	2208-09	2209-10	2210-11	2211-12	2212-13	2213-14	2214-15	2215-16	2216-17	2217-18	2218-19	2219-20	2220-21	2221-22	2222-23	2223-24	2224-25	2225-26	2226-27	2227-28	2228-29	2229-30	2230-31	2231-32	2232-33	2233-34	2234-35	2235-36	2236-37	2237-38	2238-39	2239-40	2240-41	2241-42	2242-43	2243-44	2244-45	2245-46	2246-47	2247-48	2248-49	2249-50	2250-51	2251-52	2252-53	2253-54	2254-55	2255-56	2256-57	2257-58	2258-59	2259-60	2260-61	2261-62	2262-63	2263-64	2264-65	2265-66	2266-67	2267-68	2268-69	2269-70	2270-71	2271-72	2272-73	2273-74</
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APPENDIX A

TUITION, BOARDING AND REGISTRATION FEES AUTHORIZED FOR 1991/1992 FOR SCHOOLS IN THE NORTH WEST PROVINCE

I - TUITION FEES

TYPE OF EDUCATION		CATEGORY A RURAL AREAS	CATEGORY B SEMI-URBAN AREAS	CATEGORY C URBAN AREAS
NURSERY EDUCATION		6 000F	10 000F	20 000F
PRIMARY EDUCATION		6 000F TO 9 000F	9 000F TO 13 000F	14 000F
SECONDARY GENERAL	1st Cycle	30 000F TO 34 000F	34 000F TO 38 000F	38 000F TO 42 000F
	2nd Cycle	40 000F TO 44 000F	44 000F TO 48 000F	48 000F TO 53 000F
SECONDARY TECHNICAL COMMERCIAL	1st Cycle	34 000F TO 38 000F	38 000F TO 42 000F	42 000F TO 46 000F
	2nd Cycle	40 000F TO 50 000F	50 000F TO 55 000F	55 000F TO 60 000F
SECONDARY TECHNICAL INDUSTRIAL	1st Cycle	42 000F TO 46 000F	46 000F TO 50 000F	50 000F TO 54 000F
	2nd Cycle	50 000F TO 54 000F	54 000F TO 60 000F	60 000F TO 70 000F

II - BOARDING FEES

FULL BOARDING: Flat rate	120 000F
CATERING: Flat rate	40 000F
LODGING ONLY: Flat rate	30 000F

III - REGISTRATION FEES

Primary & Nursery Education	...	750F
Secondary General & Technical	...	2 500F

APPENDIX B

FEES AUTHORIZED FOR EVENING CLASSES IN THE NORTH WEST PROVINCE - FOR 1991/1992

I - TUITION FEES

TYPE OF EDUCATION		RURAL AREAS	SEMI-URBAN AREAS	URBAN AREAS
PRIMARY		3 000F	4 000F	4 500F
SECONDARY GENERAL	1st Cycle	15 000F	15 000F	16 000F
	2nd Cycle	20 000F	20 000F	21 000F
SECONDARY TECHNICAL (COMMERCIAL OR INDUSTRIAL)	1st Cycle	13 000F	19 000F	20 000F
	2nd Cycle	16 000F	22 000F	22 000F

II - REGISTRATION FEES

Primary & Secondary Education	-	500 F
Secondary General & Technical Education	-	1 500F

APPENDIX 6

RATES OF SALARY REDUCTIONS FOR CIVIL SERVANTS.

INITIAL NET SALARY RANGE	MAXIMUM AMOUNT REDUCED	NEW SALARY RANGE	MAXIMUM PRECENTAGE LOST
CFA 1 - 53,711 frs	CFA 18,800 frs	CFA 1-34,911 frs	35%
CFA 53,712-75,195 frs	CFA 28,468 frs	CFA 34,912-46,727 frs	38%
CFA 75,196-96,680 frs	CFA 40,285 frs	CFA 46,728-56,395 frs	42%
CFA 96,681-118,164 frs	CFA 52,535 frs	CFA 56,396-65,629 frs	45%
CFA 118,165-150,391 frs	CFA 71,230 frs	CFA 65,630-79,161 frs	47%
CFA 150,392-224,160 frs	CFA 114,753 frs	CFA 79,162-109,407 frs	51%
CFA 224,161-259,814 frs	CFA 136,147 frs	CFA 109,408-123,667	52%
CFA 259,815-300,000 frs	CFA 160,257 frs	CFA 123,668-139,743 frs	54%

Source: 'The Messenger' Vol. III No. 039. Friday December 17, 1993. p.7.

NEW SALARY SCHEDULES FOR CIVIL SERVANTS.

	CATEGORY "A2"	CATEGORY "A1"	CATEGORY "B2"	CATEGORY "B1"	CATEGORY "C"	CATEGORY "D"
1	81,142	72,853	60,369	54,724	44,082	27,930
2	86,322	81,142	67,394	61,939	45,157	29,326
3	92,979	88,542	72,853	67,352	48,082	30,723
4	101,079	92,979	79,663	72,095	49,842	32,119
5	105,362	98,379	83,362	77,401	52,481	33,516
6	110,600	103,779	89,282	83,362	52,877	37,134
7	117,796	106,943	94,059	88,542	55,430	39,403
8	126,533	113,170	96,219	90,761	58,724	42,806
9	133,729	117,796	97,839	92,054	58,798	45,157
10	140,410	122,935	101,619	92,979	61,154	48,082
11	145,036	129,617	103,782	96,219	63,509	48,961
12	151,717	134,242	107,470	97,838	66,627	49,842

Source: "The Messenger" Vol. III No. 039 Friday December 17th 1993 p.8-9.
The rates of Salary Reductions.

